

Is Uncle Sam a Poor Banker?

Some Startling Facts About Our Postal Savings System

November 20, 1920

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B A D B R E A K S



Drawn by HERMAN FRANK



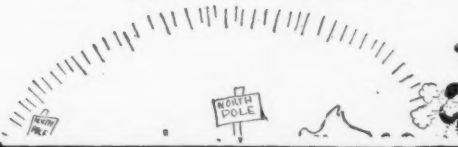
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JUDGE, 225 Fifth Ave., New York

Never Happy

By WALT MASON
Illustration by RALPH BARTON

ALL CARS WERE PURE; THE BEST WAS
halt and lame, went chugging down
of all the jays we'd meet.
Then I consulted with my spouse
house, and pawned the cow, and so
strictly modern rig; six cylinders
smoothest in the grad; it made the
Abe Jinks, he threw a fit; beside
wagon was an also ran.
premeny great. I said
we are on our way
that man

Jimson Comes to

By J. A. WALDRON
Illustration by LAWRENCE FELLOWS

JIMSON, a star salesman and a constant traveler, was a
human paradox. His temperamental contradictions were
amazing. His line was lingerie.
Fluent and sanguine in a business way, he was tongue-
tied and bashful where women were concerned. His diffi-
culty with the sex was a standing joke in the course

Holding the Reins on a Triple Mount

By BENJAMIN DE CASSERES

Lady Godiva's Own Mount

HIS name is Valor. Father's name Valiant. Mother's
name Fairy Queen. He is the
Pyramids, which
tenements that
Tenants' League
Job's Disposition
man from the
amit!

literary men and Thespians. Which
of the earth. I say this because
the delightful scamps in

Freedom From the Press

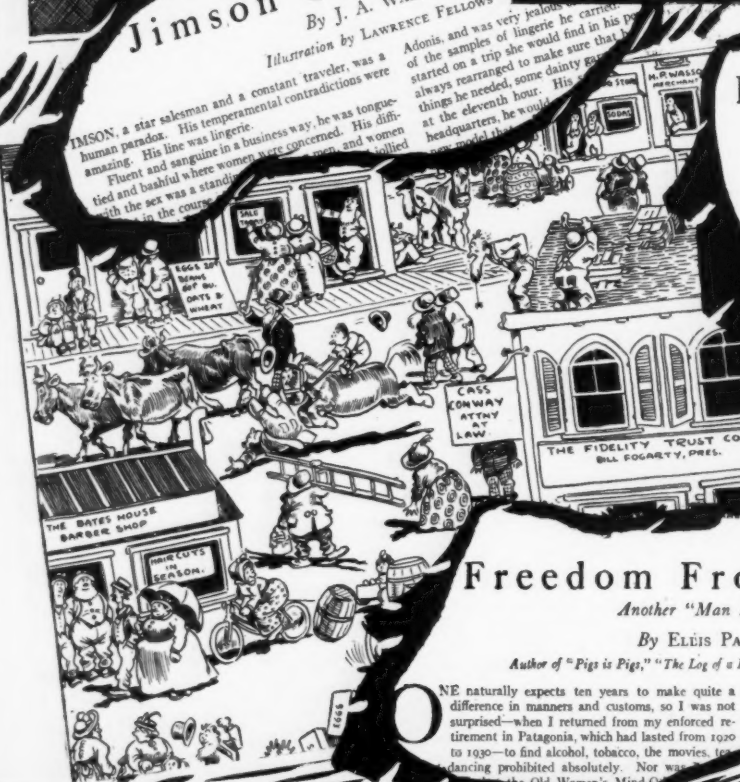
Another "Man From '20" Story

By ELLIS PARKER BUTLER

Author of "Figs is Pigs," "The Log of a Lost Soul," "The Man From '20," etc.

ONE naturally expects ten years to make quite a
difference in manners and customs, so I was not
surprised—when I returned from my enforced re-
tirement in Patagonia, which had lasted from 1920
to 1930—to find alcohol, tobacco, the movies, and
dancing prohibited absolutely. Nor was I surprised
to find the Old Women's Mind

The verse was not so bad for
tender Irish minor
came to the
and



1921 Will Be a LESLIE'S Year

FEATURES of commanding importance and nation-wide interest will characterize the contents of *Leslie's* during the coming year.

Informative and helpful contributions by leaders in industry, commerce, and finance will make these pages a prime necessity to both young and old business men throughout the country.

Among the prominent contributors who will throw the light of their experience on present problems are the presidents of railroads, the chief executives of large merchandising corporations, engineers of huge structural enterprises, the heads of famous manufacturing concerns, eminent financiers and men generally who are making America foremost among the nations in all business undertakings.

Leslie's has correspondents and photographers throughout the world who will keep you in touch with the big news events of the day.

Our special correspondent in India, Lucian Swift Kirtland, will reveal conditions there that will be of the utmost importance to American business men.

Cornelius Vanderbilt, Jr., now investigating affairs in the Northwest, will present some startling facts about the gigantic enterprises and enormous progress of our little-appreciated States beyond the Rockies.

Samuel Crowther, foremost of business interviewers, will illuminate the views of prominent executives and workers in the industrial field.

Richard Barry will talk with our foremost statesmen about government in its relation to business.

These are a few of our writers who will make *Leslie's* a mine of interest during 1921.

The editorials of Dr. Charles Aubrey Eaton will continue to interpret the trend of momentous events in this country. Dr. Eaton's forceful presentation of ideas is equaled in style and brilliancy by no other writer of today. His logic is as sound as his expression is vivid; he says things daringly but always with an eye to the fundamental truths. His own page of thoughts, opinions, and experiences is discursive, intimate and delightful—a reflection of his own extraordinary and winning personality.

The regular departments in *Leslie's* will be strengthened, made more vital to the reader with each succeeding issue.

Arthur H. Folwell's humorous feature, "As We Were Saying," is one of the most widely quoted of all the "Colyumists" departments and adds the lighter touch—sheer entertainment. This feature is cheerfully augmented by the famous "Melting-Pot" department—a di-

gest of editorial comment with our own twist to the thought of each writer.

Automotive matters will continue to be ably discussed by Harold W. Slauson, than whom there is no better informed or more eagerly read specialist in the automobile world.

Sports will be handled by Edwin A. Goewey, and real news not found in the dailies will continue to make *Leslie's* sporting department an authority.

"Jasper's Hints to Investors," the invaluable financial feature in every issue of *Leslie's*, will be more and more helpful, more and more authoritative, more and more the soundest guide to big and little investors throughout the land.

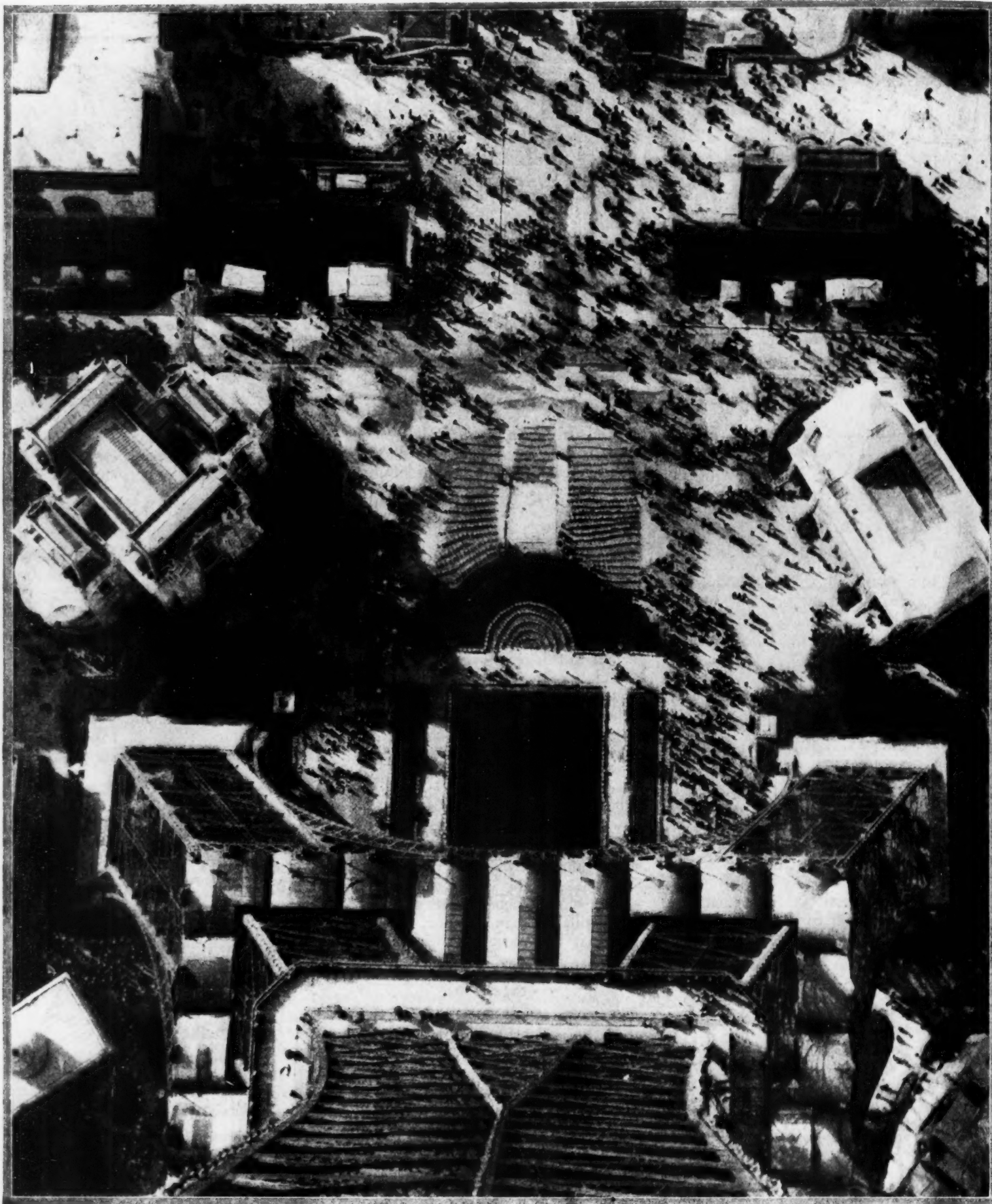
Science, Pictorial Digest of the World's News and the Camera's Record of Current Events, Fiction by the best-known authors, illustrated by the best-known artists—these and a dozen other features will make "The Oldest Illustrated Weekly Newspaper in the United States" first in point of interest, first in practical value to the reader, first in pictorial quantity and quality, and first in enterprise.

The year 1921 will be a "*Leslie's*" year in that this paper will overtop all its rivals in merit and its appeal to the greatest number.

Leslie-Judge Company

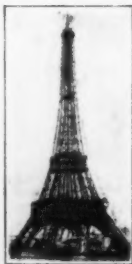
225 Fifth Avenue

New York City



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THE aviating cameramen have familiarized us with bird's-eye-views of pretty much everything from the battlegrounds of Europe to baseball-fields and racing-courses. But all the interesting views from an altitude have not been made by airplane photographers and this extraordinary downward glance of Paris from the peak of the Eiffel Tower is unique. It was made on a brilliant Sunday afternoon when a multitude of Parisians swarmed around its base, idling in the sun as only your true Parisian knows how to idle. Note the odd diagonal effect which the slant of innumerable shadows produces. Looking straight down the latticed steel work of the tower, observe the rounded black dots on the balcony. They are opened parasols. The ledge on which their owners stroll is more than five hundred feet up from Champ de Mars, where the foundations of the tower were laid for the Exposition in 1889. The



small view will serve as an index to the large. The camera is pointed groundward from the topmost pinnacle, now a wireless station almost a thousand feet high, and higher than the climb of any other tower in the world. Where the four piers of the base are finally merged into one is the highest of the great balconies, below which the girders spread out to the first, and widening still further, reach the ground, where the foundation piers are set at the angles of a square of 336 feet. The top balcony, at the very peak of the tower, is covered with a roof of glass. Champ de Mars, the park by the Seine's side from which the tower rises, has been the site of Paris exhibitions since 1867. From the wireless station direct communication has been had with Washington. And now comes the news that French engineers have condemned the tower, found it unsafe. It will have to be taken down before it falls.

NOV 17 1920

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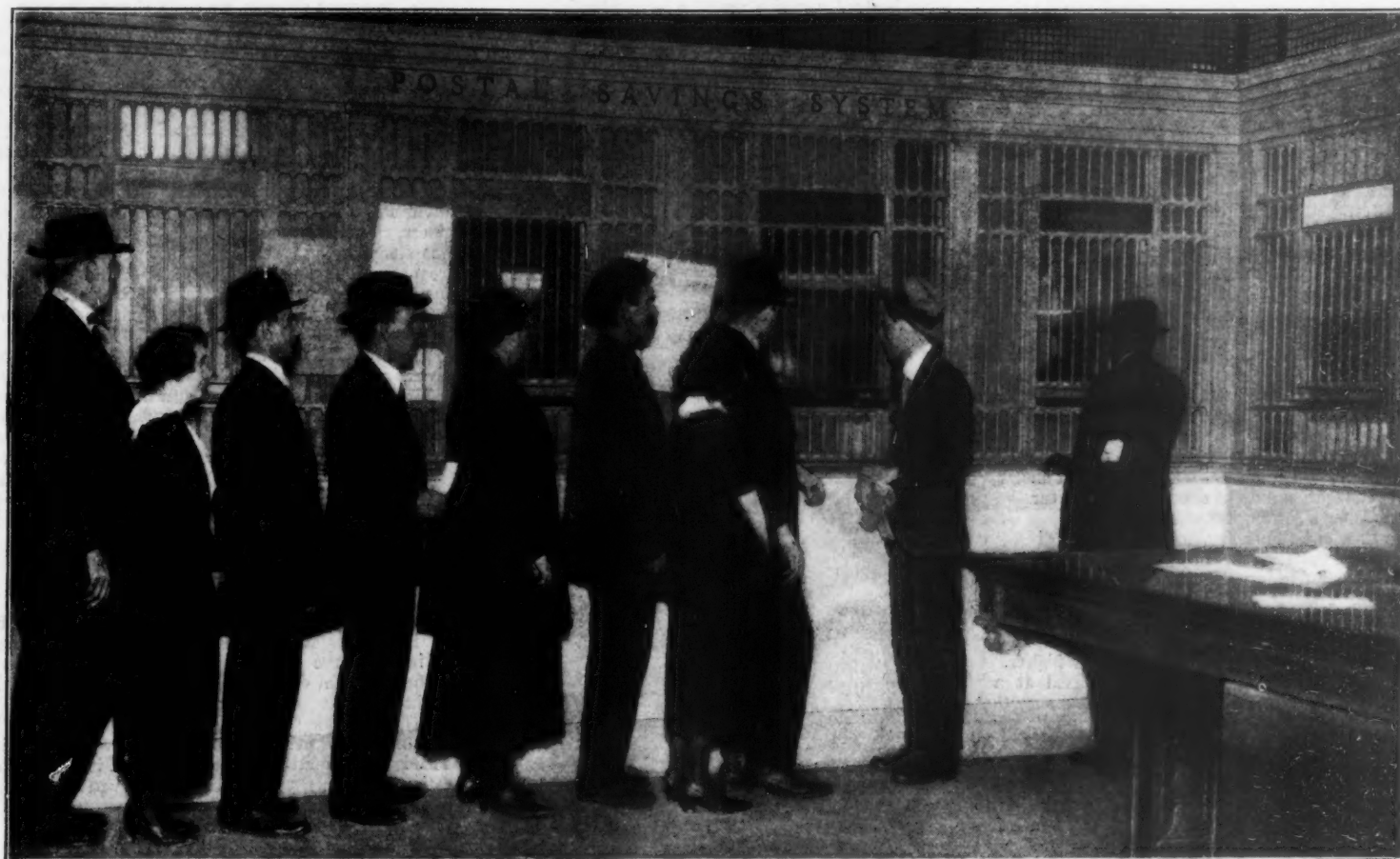
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THE OLDEST ILLUSTRATED WEEKLY
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"The chief fault of the Postal Savings System is its low interest rate. Thousands of people would open Government accounts if the return were more worth while."

Is Uncle Sam a Poor Banker?

*Here Are Some Startling Facts About the Inefficiency and Failure of
Our Postal Savings System*

By HARRY THOMPSON MITCHELL

TEN years ago Uncle Sam had a great idea. He decided that the best way he could encourage thrift, bring into circulation millions of dollars of hoarded currency, and furnish savings bank facilities to areas not covered by private or mutual institutions, was for him to go into the banking business himself. So, forthwith, he established by Act of Congress, signed by President Taft on June 25, 1910, the Postal Savings System.

For ten years the amount of money deposited in Postal Savings Banks has been constantly increasing, and for ten years the returns have shown fat profits on Uncle Sam's side of the ledger. And yet the System is today criticized as having fallen far short of its original purpose. Indeed, Uncle Sam, as a banker to the people, is hearing himself accused of neglect, of taking an unfair advantage, of being an out-and-out profiteer!

There is a movement afoot to persuade the next Congress to change the entire groundwork of the Postal Savings System, to reform by legislation certain departmental regulations alleged to be defeating the general aim of the initial Postal Savings law. Preliminary hearings on the subject are being conducted by the Senate Committee on Reconstruction and Production, of which Senator William M. Calder is chairman.

The leader of the agitation to expand the Postal Savings System is Eugene Meyer, Jr., a prominent New York banker, formerly managing director of the War Finance Corporation, a Government wartime emergency

bank with \$500,000,000 capital. The genesis of Mr. Meyer's efforts is his belief that the primary need of the hour is thrift, that the billions which are needed to absorb our floating debt and the Liberty Bonds now held by our banks must be obtained from the savings of the masses.

In other words, he is convinced that the man with the dinner-pail, not the man with the money bags, is the financial White Hope of America. He and many other bankers declare that most of our economic troubles are due to the war's destruction of capital, that the shortage of liquid resources can only be made up out of savings. Under the present taxation system, the surplus funds of the wealthy are being garnered by the Government to pay its running expenses.

Concurring with Mr. Meyer in the opinion that a larger and more liberal Postal Savings System presents the likeliest, most logical means of acquiring the billions needed, are men like Herbert Hoover; Clarkson Potter, a New York banker and former assistant director of the War Savings organization in Washington; Hywel Davies, Commissioner of Conciliation in the Federal Department of Labor; Sidney Hillman, president of the Amalgamated Clothing Workers of the United States; Charles H. Fullaway, formerly assistant director of the Postal Savings System, and a host of other men of practical foresight—all apt students of political and social economics.

It is maintained that the defects of the present Postal Savings System are in the law which limits the interest

rate to two per cent., in the regulations governing the administration of that law, and in the fact that out of about 55,000 post offices in the country only 6,439 are authorized to accept deposits.

"Not only has the Government not increased the number of Postal Savings Banks," says Mr. Meyer, "it has been constantly decreasing them. In 1912 there were 12,823 Postal Savings Banks in operation. Today there are but 6,439. It's a downright shame! A good and adequate Postal Savings System is not only needed badly by the people, but it would be a blessing and a benefit to the Government itself."

Says Herbert Hoover: "Even the two per cent. allowance of the original act has been defeated by the departmental regulation which decrees that no interest at all be paid except on deposits that remain untouched a full year. An examination of the annual reports reveals the fact that depositors do not receive much in excess of one per cent. For example, in 1918 the average deposits were between \$125,000,000 and \$130,000,000, and the interest paid to depositors was \$1,259,000."

"Not only is the System subject to criticism for this, but the same annual reports show that profits obtained by the Government in 1918, chiefly from redeposit in banks at two and one-half per cent., amounted to \$1,135,000. If a complete balance sheet were made from the beginning, it would probably show a 100 per cent. per annum profit on any capital invested by the Government in the early years of the System, and on any capital ex-

tension that has been necessary in the Post Office Department.

"Such an operation in private banks would be dignified by the term 'profiteering,' and a public demand would require a rigid investigation by the Attorney General."

Says Hywel Davies, the Labor Department Conciliator: "If the Government would open branch Postal Savings Banks near large industrial plants, and merely keep them open on pay days, and perhaps for one or two days afterward, it would contribute greatly to the stability of labor. The man with a savings account will not impair it by going on strike without a good and sufficient cause, that's sure. It would also help to reduce labor turnover. I mean that a man with a savings fund will not be so ready to roam, or to move at all except when he feels that the move will be for the better."

Says Clarkson Potter, the banker: "America's first problem is how best to eliminate, or at least reduce, the indebtedness represented by the outstanding Treasury certificates. After that it must consider the task of retiring at or before maturity as much of the vast Victory Loan as possible. The Government now issues its Treasury Certificates to banks at six per cent. Why not borrow from the people at, say, four per cent., through the medium of a bigger, better and fairer Postal Savings System? Let the banks divert the money they now lend the Government to other channels more calculated to aid in the expansion of the country's essential industries."

"Borrowing from the people at a lower interest rate than it is required to pay the banks is not only good finance, but the likeliest way to Americanize the foreign element of our population. It would give alien savers a tangible, material interest in the Government, and make them turn a deaf ear toward the rantings of Bolshevism."

Says Charles H. Fullaway, former assistant director of the Postal Savings System: "The chief fault of the System is, most decidedly, its low interest rate. Thousands of people could be induced to open Government accounts if the basis of return were more worth-while. Privately owned banks are paying four and one-half per cent. and higher. The rate on postal savings should be fixed at a figure just under that. We should then see money that is being hoarded in stockings and money-belts come pouring back into circulation. Still another need is an increase in the pay of fourth-class postmasters, to encourage them to build up a savings business."

It really seems as if the great war-time campaign to instil thrift into the lives of the country's children is forgotten. Now that youngsters have virtually stopped buying War Savings Stamps, the Government gives them little or no encouragement to continue saving. The Postal Savings System does not welcome them as depositors. The law, in fact, inhibits the opening of a Postal Savings account by any child under the age of ten. Explanation of this restriction seems not to be forthcoming anywhere. To many, it is inexplicable.

Eugene Meyer, Jr., has studied the Postal Savings System from the banker's viewpoint, with the extra advantage of close observation afforded by his job as boss of the War Finance Corporation, in the Treasury Department. He laments the fact that the United States is far behind European nations in the proportionate number of savings bank depositors, and attributes the spendthrift habits of Americans to our Government's inertia.

Statistics tell us that the countries which have the greatest number of savings bank depositors are those which have the most highly developed postal savings systems. Take Belgium, Denmark, Germany, Japan, Holland, Norway, Switzerland and Great Britain. With a total population of 181,357,000, these eight states have savings bank depositors to the number of 77,000,000. In other words, forty-two out of every one hundred men, women and children in these countries have a bank account, whereas here in America, wealthiest of nations, the ratio is eleven in one hundred. As to depositors in the Postal Savings System, these represent less than one per cent. of our population.

In the countries mentioned the postal savings idea has been backed to the limit by the various governments and carried much farther than it has been here. Thus it would seem that savings banks profit by governmental attention to a postal savings system, rather than suffer or lose.

It is the constant borrowing of the United States from the banks that is very largely absorbing our much-needed liquid

capital," Mr. Meyer maintains. "The rate on Treasury Certificates has advanced to six per cent., hence all interest rates start at six per cent., simply because that is the figure paid by the very best borrower in the land, the Government itself."

"I firmly believe that the Treasury Certificates outstanding, representing two and a half billions of money maturing in not less than one year, could be retired out of the savings of the masses. This not only would save the Government interest, but would relieve the Federal Reserve System's pressing need for reserve funds."

Furthermore, I believe that the present holders of Treasury Certificates would, if these were retired, become to a great extent purchasers of Victory Notes and Liberty Bonds. This in turn would undoubtedly advance prices in these securities five to ten per cent. within a year.

"A widespread investment demand for Liberty Bonds would relieve the banks which have loaned, and are lending, large amounts on these securities. There simply must be a healthy absorption of the Government's paper in the hands of investors before there can be any perma-



There are few live issues in this country today that are of more importance than a thorough house-cleaning of the Postal Savings System.

nent improvement in the nation's financial situation.

"At present sixty-five per cent. of the Postal Savings System's funds are deposited in banks at two and one-half per cent. The System also has an investment of about \$25,000,000 in Liberty Bonds. Why, I ask, shouldn't the Government invest most of its Postal

Savings in Government paper, which is on the market, at five and one-half to six per cent.?"

"The Government provided the Federal Reserve System to furnish assistance to the banks and industries of the country, but not enough has been done to afford banking facilities to the great body of individuals of smaller means. The Government's duty certainly seems clear."

"If a higher interest rate were allowed on postal savings, and if all of the 55,000 post offices were permitted to accept deposits, we could change the psychology of spending into the psychology of saving. Five hundred million dollars a year is a low estimate for the difference in this matter alone. It would bring forth from timorous hoarders a minimum of \$250,000,000 in coin and currency to restore to circulation, and would save at least \$200,000,000 of the estimated \$500,000,000 that is lost each year by people who put their surplus money into wildcats."

Herbert Hoover's interest in an improved Postal Savings System was somewhat accidental. As an engineer, and in company with others invited to do so, he was studying some of the departments in Washington from the standpoint of efficiency. When he came upon the facts pertaining to the Postal Savings System, he says he recognized immediately the need for improvement.

"The certificate of deposit the Postal Savings Banks give as a receipt is in itself a most misleading document,"

Mr. Hoover finds. "It states in unequivocal terms that interest will be paid at the rate of two per cent., but neglects to mention the fact that no interest whatever is paid unless the money remains on deposit a full year. If an individual or a private concern were to be as ambiguous as that the courts would soon take a hand in things."

"It is a matter of plain justice that the whole method of paying interest be changed so as to approximately distribute the profits back to the depositors. Uncle Sam isn't, or rather shouldn't be, in the banking business to make money. The law intended the System should merely be a means of offering safe depository facilities to people who might otherwise hoard their surplus money."

"The first thing now to do is to pay interest at the rate of one-half per cent. quarterly on average deposits. This is only a matter of justice. In fact, it is the implication of the law, which promises to give two per cent. per annum, not one per cent., as at present, due to the regulations governing withdrawals."

"The next step should be the declaration each year in advance of an additional rate to be paid on deposits of twelve months' duration. Such a declaration should be based, of course, upon safe experience, and by yearly determination it might easily rise, or fall with the prevailing general interest rates, or be affected by the earnings of the Postal Savings System itself."

"A reasonable super-rate could be provided by investing perhaps seventy per cent. of the average deposits in Government securities, the remainder being re-deposited in banks to meet withdrawal demands. "It also would seem wise to me if a more definite organization were provided for the Postal Savings System at the top. I believe that a real directorate should be appointed, in which the Federal Reserve Board and some independent membership should be introduced."

It is explained that the underlying reason for the steadily decreasing number of Postal Savings Banks in the face of increasing deposits is the disinterest, and in some instances, the active enmity, of fourth-class postmasters. **The postmasters in the smaller offices are paid according to their volume of business, but for some indefinable reason Postal Savings accounts are not reckoned as business.**

This situation has resulted in many dissatisfied postmasters sitting back and letting the Postal Savings end of the business go hang. Consequently results in these smaller offices have been negligible, and so these lagging offices have been gradually lopped off the list as Postal Savings Banks.

In short, the Postal Savings System, as it is operated and regulated today, seems to be in the position of a poor orphan, dying for the want of a little affection and intelligent care. At heart Uncle Sam unquestionably means well. But it does seem that he has laid himself open, although quite unintentionally, to the charge of being a mighty poor banker for his people.

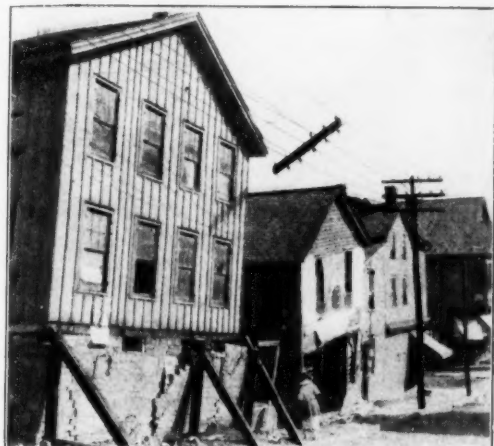
Postal Savings Statistics 1911-1919

The following table shows that, despite a continuous decrease in the number of Postal Savings Banks since 1912, the amount total of deposits and the average deposit per depositor have been steadily mounting. The number of depositors has also increased each year, up to 1916, when began a veritable exodus of foreigners returning to their native lands. The decrease since 1916 has also been influenced by the sale of Liberty and Victory Bonds.

	Dec. 1911	Dec. 1912	Dec. 1913	Dec. 1914	Dec. 1915	Dec. 1916	Dec. 1917	Dec. 1918	Dec. 1919
No. of Postal Banks	5,132	12,823	10,871	10,346	9,531	8,402	6,756	6,567	6,439
No. of Depositors,									
000 omitted	163	302	364	496	565	662	659	594	566
Amount of Deposits,									
000,000 omitted	11	28	40	59	74	112	143	168	167
Average Deposit per									
Depositor	\$65	\$93	\$109	\$119	\$132	\$169	\$217	\$282	\$296

November 20, 1920

A City That Is Disappearing Into a Coal-Hole



Where Rents Are Reasonable

There is no house-shortage in the West End of Scranton, Pa. Where the coal-mining industry, coming up, meets the real estate business, going down, domesticity is a risky experiment.



Cause and Effect control the world. Here, in this picture of a sagging street, is Effect at work upon Scranton. While in the picture below—

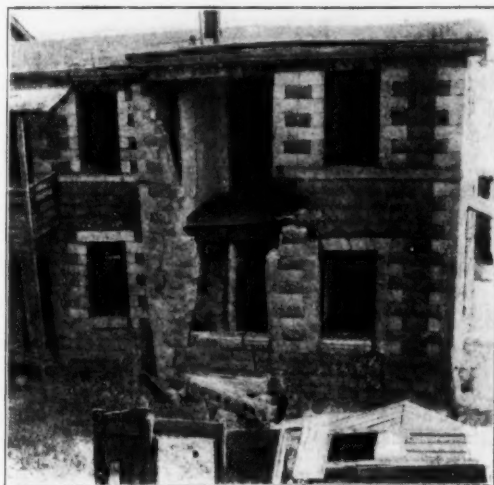


Cause, or in specific words the cutting of coal much too near the surface, mines and undermines.



West Lackawanna Ave. Out of Plumb

What earthquake or floods do elsewhere in minutes and seconds, the pick and the drill have done gradually at Scranton. The future is to be safeguarded, but present loss is enormous.



A House Divided Against Itself

To "settle down" in a brick or concrete dwelling has its disadvantages in parts of Scranton. The settling is overdone. The city authorities have long been alive to the danger.



The Entire West End Is Sinking

The life-savings of hundreds are invested in property which is going to utter ruin. Many a small business, too, has toppled with the building that had housed its proprietor.



No Place Here for a Profiteering Landlord

Losses to individuals as a result of the sinking of a whole section of Scranton mount into hundreds of thousands of dollars; losses which the municipality directly shares because of the permanent effect upon taxable realty values. Coal is dear; but a few feet up from the vein, land is dirt cheap. As for apartments, you may "write your own ticket."



Down, Not Over, the Hill to the Poor House

Looking down Lackawanna Avenue (Scranton in some spots is 1,800 feet above sea level) into the heart of a doomed district. The photograph shows an entire row of houses crumpling and sinking into their anthracite graves. Few losses are covered by insurance. The theatrical billboard, visible in the picture, states but a plain truth. It is "hurly-burly" indeed.



"The sooprintendunt of the potahs he's done give an order that we cain't watch no ge'l'man's grip for more'n twenty minutes," the red-cap explained.

Greasing the Ways of Service

By ARTHUR H. LITTLE

THERE were three of us. We stood together in the Pennsylvania station in New York. Two of us had come East from the Chicago home office to labor for a week or so in the service of the Company; and Lownes, who was, and is, the Company's resident representative in New York.

Lownes deserves a paragraph all to himself. He's dignified, is Lownes. Put a black skull-cap on his head, tell him to look intelligent and he resembles, startlingly, a Manchurian magistrate, wondrously wise. Give him his stick and set him down on Fifth Avenue, and passers-by will instinctively look 'round for his limousine. He wears tremendous horn-shell glasses, his eyes blinking solemnly behind them. And he's funny. His humor is not merely acute; it's acute and active. He does things with it—illogical, irrelevant, surprising things, but always harmless things.

The three of us, there in the Pennsylvania station, were bound for Philadelphia. On the following day we were to do some work in the Quaker City. It was about 10 p. m. We had an hour to wait for an express. Piled at our feet were our grips and portfolios. What to do with the hour and the grips?

"Tell you what let's do," said Lownes, "we'll get a red-cap to watch our things and go out for a walk."

It was so agreed. Just why we didn't check the luggage is not now apparent; anyway, it's immaterial. Hovering near us was a red-cap, a long, lean, mournful-looking one. Him Lownes summoned and to him explained:

"We're going out for a walk. We want you to stay right here and watch our grips until we come back."

The red-cap looked doubtful. "How long you-all goin' to be gone?" he asked.

"Oh, an hour or so," said Lownes. "But that doesn't make any difference. We'll pay you for your time."

"But that's jes' it," the red-cap objected. "Ah cain't watch youah grips no hour."

"Why not?" Lownes demanded.

"The sooprintendunt of the potahs he's done give an order that we cain't watch no ge'l'man's grip for more'n twenty minutes," the red-cap explained. "During these times cain't get men enough for potahering."

"Who gave any such order as that?" Lownes demanded, bristling indignation.

"The sooprintendunt of the red-caps, suh," the darky repeated, looking uncomfortable and, if possible, more mournful. "The sooprintendunt done give an order that we cain't watch no ge'l'man's grip for more'n twenty—"

"Who's the superintendent?" Lownes interrupted sharply.

"Mr. Fitzgerald, suh, Mr. William Fitzgerald. He's the sooprintendunt."

The solemn visage of Lownes beamed; eagerly he turned to us. "Well, well!" he exclaimed, "what do you know about that! Bill Fitzgerald working right here in the Pennsylvania station; and I haven't seen Fitz in years!"

Lownes turned to the red-cap. "That's all right," he assured the melancholy one. "I'll fix you up. I'll write you a permit. What's your full name?"

"Fisher, suh," said the red-cap. "C. W. Fisher."

Solemnly Lownes drew forth his note-book and solemnly he wrote an order, extending to C. W. Fisher the authority to watch our grips "as long as may be necessary." Lownes signed his name, detached the page and gravely handed it to the red-cap.

We went for our walk. We were gone at least an hour and returned to find our darky, still mournful, still watching our luggage and still clutching that slip of paper. Sorrowful still, he guided us to our train, accepted our tips with a funereal word of thanks and surrendered us to the Pennsylvania Railroad. The train had got under way and we were clipping off the rail-ends toward Philadelphia before it occurred to me to ask Lownes:

Are You a Victim of the Greasing Process?

HAVE you ever stood in line, waiting to buy a pair of theater tickets? Have you ever waited, hungrily, in the doorway of a public dining-room for a place at a table? Have you ever tried to get a room in a hotel or a berth in a Pullman or a 'phone connection in a hurry? If you have done any of these things, then probably you have been the victim of a greaser of the ways of service.

"By the way, who's this fellow Bill Fitzgerald?"

"What Bill Fitzgerald?" Lownes asked.

"Why," I said, "that superintendent of red-caps back there at the Pennsylvania station."

"Oh, him! Lord, I don't know. Never knew a man by that name in my life."

He turned and gazed out of the window into the night, thoughtfully, and it was minutes before he spoke again. "I have only one regret," he said, musingly, half to himself. "I wish I could be there in the morning when that red-cap turns in my permit to the 'sooprintendunt.'"

Now ethically, where was the harm in that episode? Was it the red-cap that was injured? Probably not. He was imposed upon, to be sure, but the imposition was not harmful. Indeed, we gave him an hour's leisure in which to meditate upon his secret sorrows; and we paid him well for the hour. Was it the "sooprintendunt" that was harmed? Probably not—unless he had apoplexy when he saw the "permit." Who then—if anyone—was harmed? *The public!*

Lownes, of course, had no intention of harming anyone, or of depriving anyone of his rights. The thing he did was done in a spirit of fun; just mischievousness. But the fact remains that during the hour for which we chartered that red-cap—against the rules—someone else was deprived of his services.

Even that, in an isolated case, would not be serious. But the additional fact remains that the Lowneses of the country are legion. Not always are they actuated by the spirit of fun. Usually, in fact, their sense of humor has nothing whatever to do with their motive, which generally is pure selfishness. Everywhere they are busy; they work by various and devious methods to grease the ways of service—for themselves. There are confessions to follow herein.

Have you ever stood in line, waiting to buy a pair of theater tickets? Have you ever waited, hungrily, in the doorway of a public dining-room for a place at a table? Have you ever tried to get a room in a hotel or a berth in a Pullman or a 'phone connection in a hurry? If you have done any of these things, then probably you have been the victim of a greaser of the ways of service. Someone with a ready wit, an ingenious imagination, or maybe a quick-triggered purse, has slipped in ahead of you.

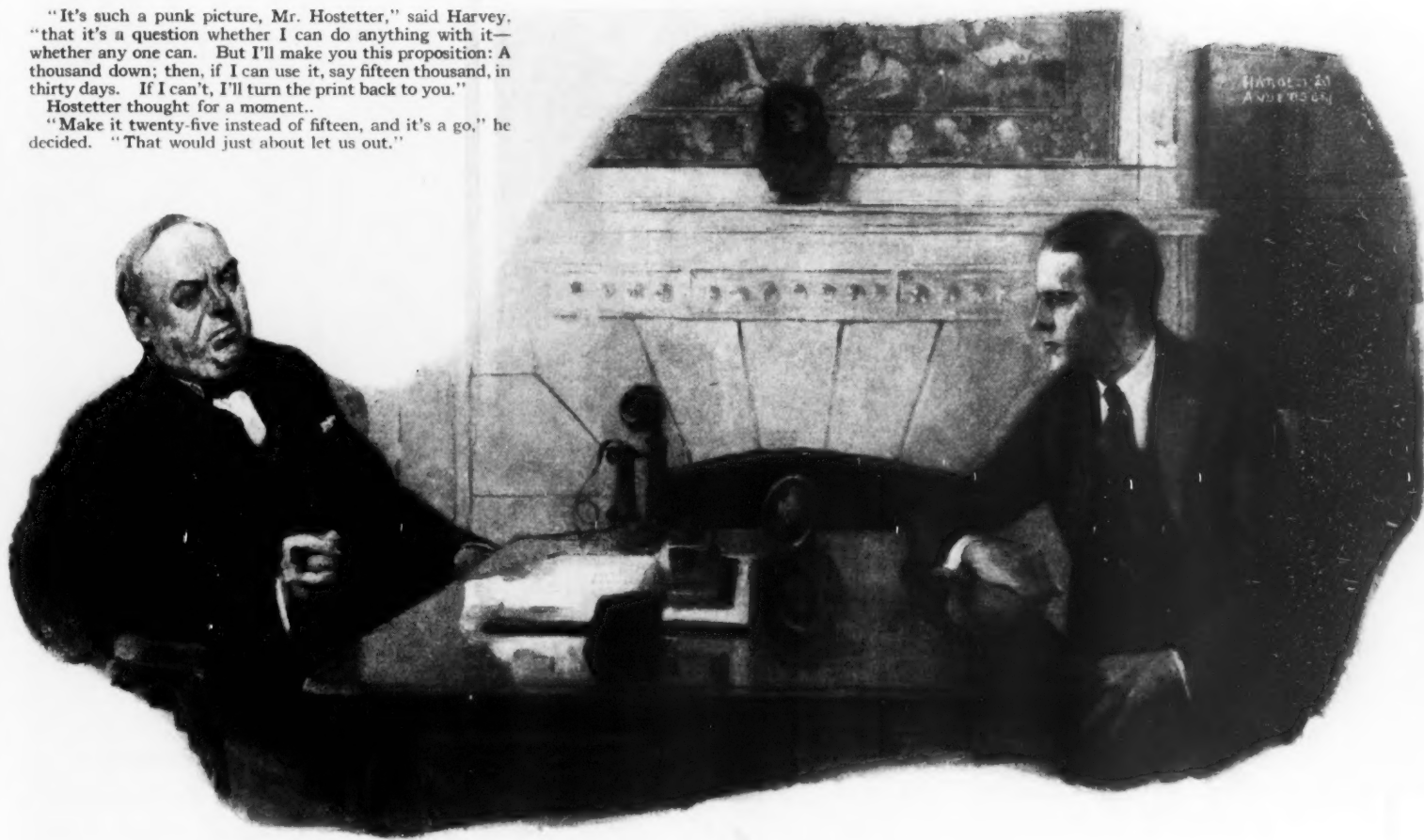
Sometimes sheer nerve plus ingenuity—as in the episode of the "permit"—is the lubricant. Sometimes it's merely the use of a name—the nationally known

(Continued on page 662)

"It's such a punk picture, Mr. Hostetter," said Harvey. "that it's a question whether I can do anything with it—whether any one can. But I'll make you this proposition: A thousand down; then, if I can use it, say fifteen thousand, in thirty days. If I can't, I'll turn the print back to you."

Hostetter thought for a moment.

"Make it twenty-five instead of fifteen, and it's a go," he decided. "That would just about let us out."



Coin on the Cob

The Story of an Idea, Plus Nerve, and a Business Deal in the Movies

By JOHN AMID

Author of "Kale in Season," "The Pingree Steps," "Mr. Go-Getter," Etc.

THE envelope was neat, clean, unstamped. "Mr. Harvey Barr, Office." The bank address was in the corner.

Harvey made no move to touch it. Instead he glanced furtively to see whether the other clerks and the stenographers were watching. They were all carefully looking somewhere else. They knew, and were sorry. It was no fault of his. Their turn might come next. Throughout the day their voices, words, glances, held only sympathy. But for Harvey the day held only the numb, recurring misery of defeat. *Fired!*

Out into the slanting sunlight of late fall, amid the hurrying, homeward-bound crowds of the sidewalks. Shop-girls and shoppers, merchants and mechanics, furs and silk stockings, and the Avenue filled with a tide of autos from curb to curb. And he, Harvey Barr, thirty-two, and thin, engaged to be married to the finest girl in the world—and out of a job! One of the army of the unemployed. A failure!

Among the heedless thousands, indifferent, absorbed in their own affairs, one face suddenly loomed familiar.

"Hullo, Harvey, old scout! How's the bookkeeping? Old safe and sane forever, eh? Got that first thousand yet?"

Harvey winced. It was Clarry Windam, of the old high-school gang of long ago. Windam, who bobbed up perennially with get-rich-quick schemes that left him forever where he started—out at the elbows.

"Safe and sane?" Hardly, this time. On a sudden impulse, Barr handed him the firm's letter.

Windam whistled. "Canned!" he exclaimed. "Thought that never happened to fellows like you!" He pondered a moment. "Tell you what, Harve—you know the banking crowd from the inside; come in with me on a picture proposition I'm working on. There's ten thousand in it if we get the capital—ten per cent. on a hundred. We'll split fifty-fifty. Whaddaya say?"

For a moment Barr hesitated, then shook his head. "Money isn't made that way," he declared, uncomfortably.

"Windy" laughed shortly. "Have it your own way. Maybe you think the fellows who own those buildings"—the sweep of his arm included a score of skyscrapers and nearly knocked a man's hat off—"earned 'em on twenty a week! Say, you chicken-feed merchants give me a pain! Why don't you learn to get coin on the cob, instead of going after it one grain at a time? Bet you never worked in a place yet where there wasn't big money within reach of your arm—if you only had sense enough to see it!"

"But you're not better off now than I am, Clarry," suggested Barr, as they parted.

It was hard to tell Marjorie, that evening, in the stuffy boarding-house parlor. Barr wouldn't even trust himself to take her to the park. "I've thought it out, Marge," was the way he ended, "and the only fair thing is to call it off—until I've made good."

She wouldn't hear of such a thing.

"Harve, you silly," she told him, "you've practically a thousand in the bank, right now. Well, I've as much more. That's enough to get married on; then we both can work. Why, you could get a job in a ditch, if you had to."

But he shook his head.

"It's not the money, Marge. Pluggers are all right

enough, when they don't lose jobs. But I'm thirty-two. And what have I to show for the last ten years? One thousand bucks! A hundred a year! Nothing! One spell of sickness and it would all be gone. If we were ten years younger, I'd do it, Marge—we'd get married tonight. But—as it is, I've got to prove, first, that I'm not a failure. At least I've got to get another job. And meanwhile, it's only fair for you—to be free."

She pondered, in silence. Then nodded.

"Perhaps you're right." She rose, suddenly. "Only, two things: If you need it, there's my thousand to put with yours. And we can't just *one* be free. It works both ways. So if you get a chance to grab an heiress, grab!"

It was said with a laugh, and a pat on the shoulder like an accolade. Then she was gone.

Twice, within the next forty-eight hours, he applied for work that sounded promising, only to be told that "the position was already filled."

Clarry Windam and his dreams of easy wealth kept recurring to his mind. "Windy" was right; men *did* get rich by taking advantage of the opportunities that surrounded them. That is, *some* did. More didn't. "Windy" himself, for example. Then what was the answer?

Profoundly depressed, after a curt dismissal where he had expected a cordial recognition on his third attempt to get a "job" he had located, he hunted up another member of the old school gang, Fred Judkins.

"Jud," he told him, "I'm out of a job. What about the movies? Windy says there's a barrel of money kicking around there. I came to you to get the real dope. Why did you quit the game, if there's so much money in it?"

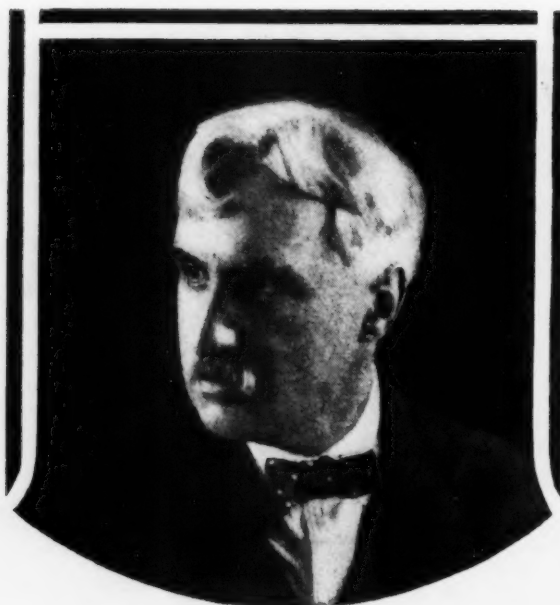
"There's a nut," returned Judkins. "All bunk."

He was a round, chubby little man, with an eye for round, chubby little trinkets to ornament the shelves and mantel of his two-by-four apartment.

"That is," he amended, "there's not any money in the movies for most people. They *spend* it like drunken sailors, and they *lose* it like sailors—but nobody *makes* it that

(Continued on page 655)

THE author of this story is a well-known figure in the motion picture world and has been associated with D. W. Griffith and other noted producers in the making of many famous films. "John Amid" is Myron M. Stearns, whose stories are widely popular. He is also known as "Lenso," whose criticisms of current screen productions in *Judge* have been called "The best movie stuff in America."



Dr. Charles Aubrey Eaton
Editor of Leslie's Weekly

Dr. Eaton's Page

Religion in Overalls

THE other day I was invited by the Industrial Young Men's Christian Association of Bridgeport, Connecticut, to address a meeting of factory foremen, in that city.

I was curious to see just how the Y. M. C. A. handled itself amidst the pitfalls and difficulties of the industrial field; and especially curious to discover why it had chosen these foremen, of various industrial plants, as a field for its endeavor.

There were four hundred to five hundred men present in the leading hotel in the city. It would be hard to find an equal number of men from any class to surpass that particular group in physical appearance or in ability to understand and sympathize with the problems of modern industry.

In the good old days, when labor was a commodity and the employer a Czar, the foreman was hired to do the dirty work for the big boss. Usually, he had to be a hard-muscled, two-fisted scrapper, modeled a little after the plan of the official chucker-out in city saloons.

As I looked over the remarkable company in Bridgeport, I could not but realize how far American industry has traveled towards the light in this one particular. These men, evidently, had been chosen because of moral and intellectual fitness. Most of them were young, some of them very young. But without a single exception, they gave evidence of both character and intelligence.

After the meeting, I asked the head of the Industrial Department of the Bridgeport Y. M. C. A. to tell me the meaning and purpose of his work; how he thought the Y. M. C. A. could find a field in industry and just why he chose to concentrate his efforts upon the foremen of the city.

Briefly, the plan of the campaign, as outlined to me, is as follows: The Industrial Y. M. C. A. bases its activities upon a platform containing three main planks. First, Christian character is the solution for all individual and social problems. Second, Service is the quality that gives to all work its meaning and worth. Third, An acknowledgment of the fact of Universal Brotherhood is the only basis upon which men can permanently combine into societies and live together.

Working out from this broad and simple platform, the Association has adopted this program:

1. Shop meetings are held at convenient times. The object of these meetings is to get across to the men at the shops, and the management as well, those ideas which are deemed essential to the establishment of peace and co-operation in industry.

2. Recreation, as a normal means of self-expression, is a strong part of the program of the Y. M. C. A. in industry.

3. Athletics for all.

4. Education, by means of lectures, addresses on technical subjects, the distribution of literature and the personal encouragement of likely individuals to study.

5. A very satisfactory scheme of Americanization work forms another essential figure in the program.

6. Work for boys. This in some respects is the most important of all.

This platform and program are carried into effect by a very simple plan developed along democratic lines. An executive committee, representing the management, the men, and especially the foremen, brings all branches of the industry into frequent consultation.

Sub-committees handle various activities. The idea is to get everybody to thinking in terms of the whole industry, rather than in terms of a part of it.

As a result the management begins to acquire the point of view of the men, and the men become acquainted with some of the problems of the management; while the foreman begins to look upon his office as that of mediator, interpreter and reconciler.

The keynote of this whole work seems to be that it is carried on *with* men, rather than *for* men.

There is absolutely no doubt that the Industrial Y. M. C. A. has demonstrated already its great importance and value in industry. As a sign of the times, it has even a greater value, for it indicates that at last religion is being stripped of its grave clothes of technicality and respectability, and is being thrust, like leaven, into the actual lives of men.

In this movement toward the humanizing of industry lies, not only the hope of the Christian religion, but also the hope of the whole world.

What is the Answer?

HERE is a letter from a gentleman in Weedsport, New York.

"I have a problem. Have just visited my mother, an aged widow, eighty-four years, whom I found wrapped in shawls, suffering from cold and absolutely unable to buy either wood or coal. She lives at Lounsberry, New York, a small hamlet on the main line of the D. L. & W. railroad.

"The agent of the railroad, who is the company's coal agent, tells me he has been sent only one car of coal since last winter, although he has ordered repeatedly. Thousands of tons of D. L. & W. coal pass through this village en route to Buffalo.

"Of course the longer the haul the greater the profit made by the railroad company.

"Is there anything that can be done to curb the soulless greed of such corporations?

"Must humanity suffer that a melon may be cut?

"Matters like this are what is making socialists out of the common people.

"I surely don't know what to do."

Does any one know what to do? Is the coal shortage due to the soulless greed of corporations? Is the cutting of melons the cause of humanity's suffering? Why can not the hamlet of Lounsberry get coal?

O Lord, what a mess we are in! Is there any way of curing the disease without killing the patient?

The Cleveland Way

THE Boston method of handling its banking troubles seems to be to "let nature take its course." If a bank or an industry can survive the storm, well and good. If not—"C'est la guerre!"

But in Cleveland they seem to be getting away from the jungle habit. This may be a form of selfishness but it certainly looks better and works better than the Boston scheme of "the devil take the hindmost." A case in point is the famous Standard Parts Company.

Recently the company, which is capitalized at twenty-five millions, was thrown into the Courts and it seemed that things were shaping for a grand smash. But the Court promptly cut all legal red tape and appointed a committee of leading citizens to reorganize the company, refinance it and save it to the community.

The creditors of the company agreed to extend their claims for a year. The Cleveland banks, following the big-minded policy which has always distinguished them, came forward with a loan of four million dollars. Cleveland investment bankers agreed to underwrite an issue of three and a half millions of debenture stock. And the 3,500 stock holders were asked to take four and a half millions of preferred stock. This means a total new financing of twelve million dollars, which will give the company working capital, meet its present needs and assure its future.

Bully for Cleveland! May its fine example become contagious.

Doing the Right Thing Without the Aid of a Club

THE war has left millions of minds unbalanced and open to evil suggestion.

If these sincere but misguided folk want anything and there seems to be any doubt about their getting it they immediately resort to violence.

There is only one possible way to check this tendency towards the use of force and violence whether it be by individuals, classes or nations.

Every one, everywhere, must do right voluntarily and not wait to be driven to it. And every one, everywhere, must stand like adamant against all violence and lawlessness.

PICTORIAL DIGEST OF THE WORLD'S NEWS



On the Way to an Earthly Hell

THAT these men are not particularly enthusiastic over their immediate future is indicated by the expressions upon their faces. They are Polish prisoners who are being conveyed in a barge up a river in Russia to a destination where they are to be introduced to the joys of "forced labor." This picture and the one below were taken several weeks ago, and only reached this country after a most circuitous journey. They are the first to be published showing actual conditions in soviet

Russia today. Had the agents of Messrs. Lenine and Trotzky realized that millions of Americans would some day view those snapshots they would have commanded their captives to "look pleasant" (at the point of the bayonet); and the resultant photographs would, no doubt, have been labeled: "Polish prisoners overjoyed at finding themselves among their soviet friends." The Bolshevik propagandists are the best in the world—a fact which the world now recognizes.

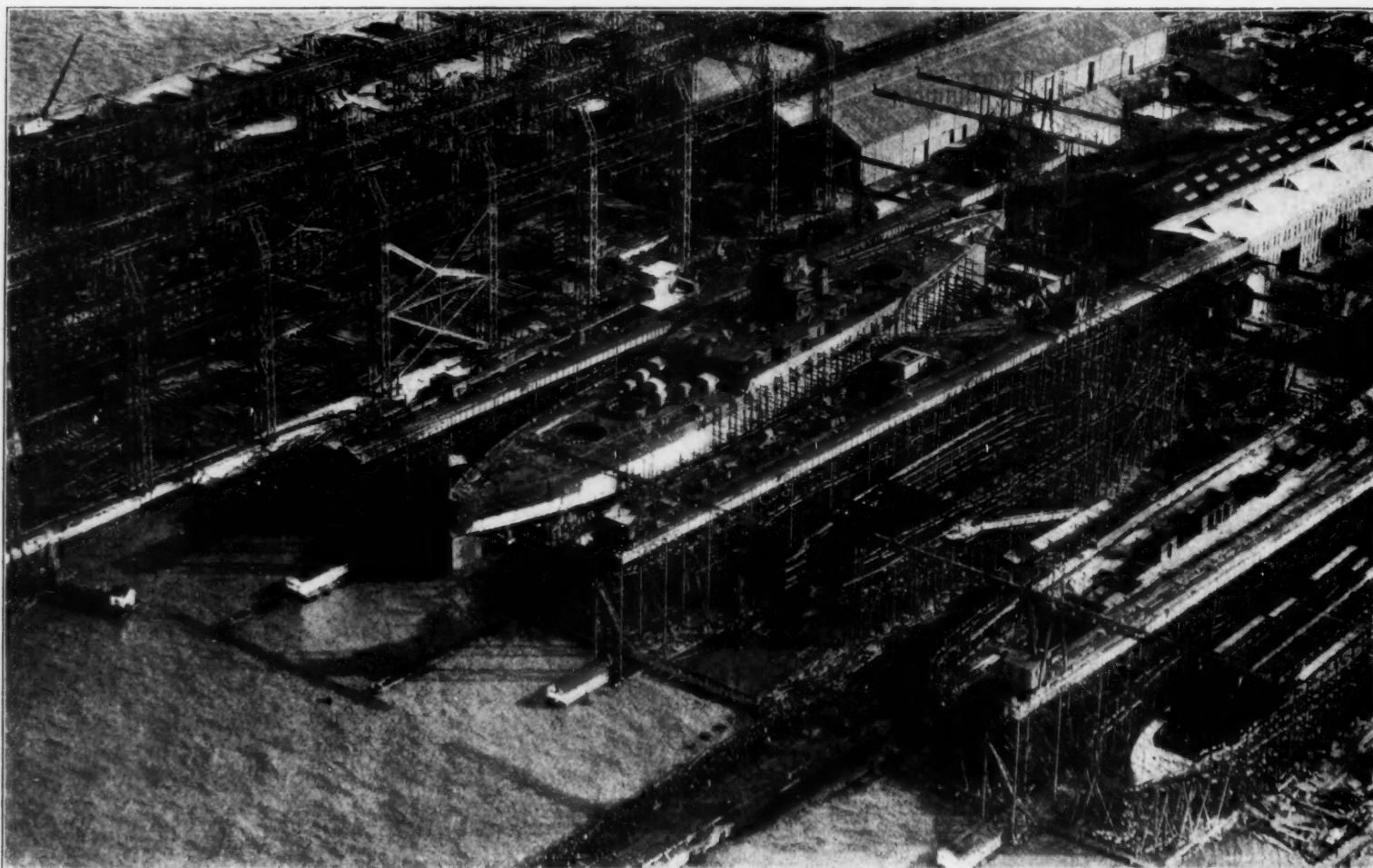


These Men Know What Red Russia Holds for Them

HERE are some more Polish unfortunates en route to the interior of Russia. Among the delights which await them are a ten-hour day (with no pay); numerous opportunities to listen to ranting propagandists, shrieking shrilly of the blessings of the soviet form of government; and poor food. Doubtless when the

photographer snapped them they were meditating upon some of the delights in store for them in the land of the Red. One thing is certain: it will be many a weary day before they return to their loved ones in Poland. Lenine needs workers. He will keep them as long as he can, and they will not suffer from insomnia.

Pictorial Digest of the World's News



© U. S. ARMY AIR FORCE THROUGH UNDERWOOD

New Ships that Are to Carry Old Glory to the Ends of the Earth

IN MANY places which during the war were filled with feverishly active workmen laboring on much-needed ships there is silence today. But at Newport News, Virginia, one would hardly know that the great struggle is at an end. There today, as in 1918, vessels are being produced and a thousand

hammers are constantly beating out a wondrous symphony—strange music that means a better, more prosperous, happier America in days to come. From this picture, taken by an army birdman, one can gain an excellent idea of what the great Southern shipyards are like at a time when business is good.



© ARISTIDE

As It Was in California Three Centuries and a Half Ago

THREE hundred and fifty years ago Cabrillo, the venturesome Spanish explorer, first planted the flag of his country on the Pacific shore of this country. This is a scene from a pageant staged the other day in Southern California to celebrate the important event. The Indians are giving a war dance to show their friendliness for the discoverer and his fighting men.

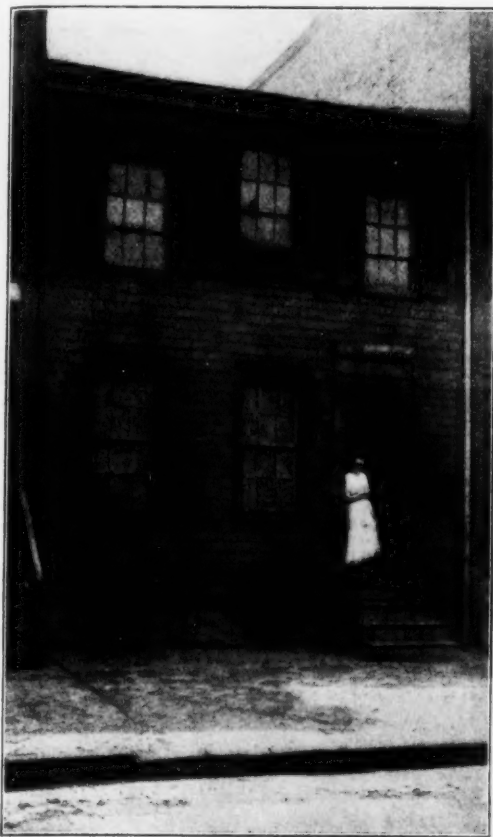


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The Boat That Did This Sank

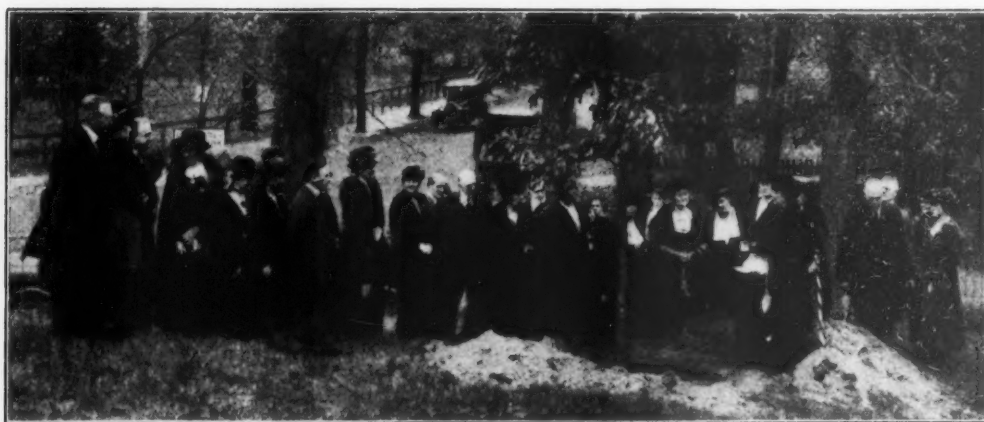
WHEN the S. S. *Atlanta* of the Savannah Line, collided with the concrete steamer *Cape Fear*, in Narragansett Bay, it escaped with this gaping wound. The concrete boat, less fortunate, sank in three minutes.

The Camera's Record of Notable Events



Whitman's Home to Be a Museum

WALT WHITMAN'S home at 330 Mickle Street, Camden, New Jersey, which is soon to be converted into a memorial museum. It was here that the famous author of "Leaves of Grass" lived from 1873, when his Washington career was terminated by a slight paralytic stroke, until his death on March 27, 1892. In the words of the encyclopaedia, "he dwelt in Camden in honorable poverty, and serene cheerfulness, much sought by literary pilgrims, especially Europeans, who discerned in him a distinctively American quality." The old house, according to the plan of the Financial Committee of the Camden City Council, will be moved to either Whitman Park or Forest Hill Park, where it will be filled with relics of the man whom many regard as America's greatest philosopher and poet.



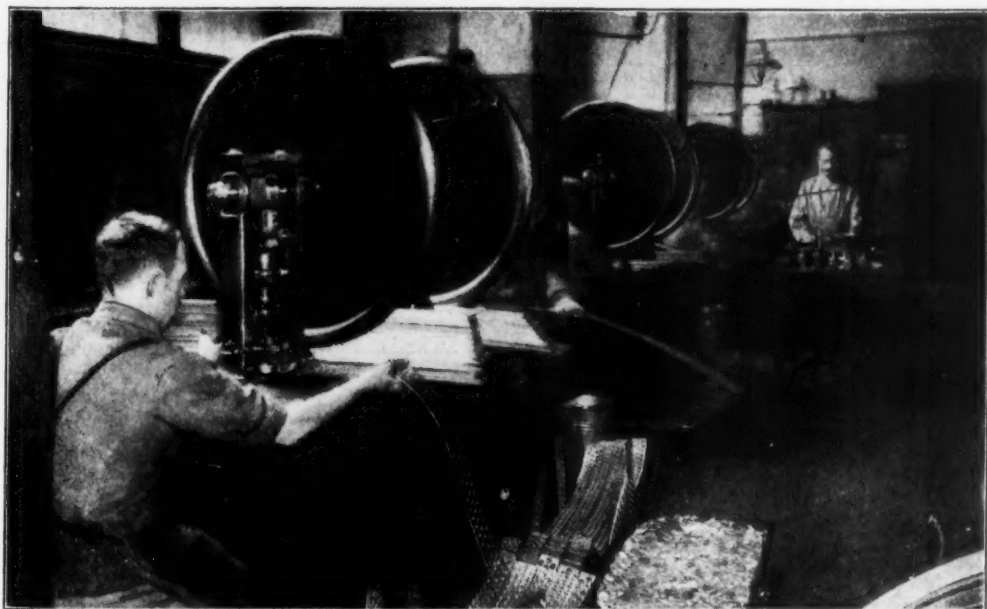
In Memory of a Very Great American

MANY friends and admirers of Theodore Roosevelt gathered at Oyster Bay on his birthday anniversary to honor the memory of the great leader. Mrs. Thomas A. Edison, wife of the inventor, is here shown planting a tree at Young's Memorial Cemetery, where the body of the former President now rests. Had "Teddy" lived he would today be sixty-two years old. He was born October 27, 1858.



The Latest in Hostelries

AMERICA has many wonderful hotels, but nothing quite like this—a "horse hotel" in Charlottenburg, near Berlin. The equine aristocrats of the German capital that board there have uniformed attendants to wait upon them; and they are surrounded by luxuries which many human beings would envy them. Doubtless they deserve their good fortune, for they suffered much during the war.



Making Money in Germany

FOR months there has been a small-change shortage in Germany. In order to supply the nation with coins of small denomination the mint in Berlin has been working overtime lately. This picture shows one-mark pieces being cut out of the long metal strips. The plant operates in three eight-hour shifts.



Greece's New King

PRINCE PAUL, who has been called to succeed his brother, Alexander I, as King of the Greeks. He is only nineteen years old.

EDITORIAL

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FOR AMERICAN PROGRESS, AMERICAN IDEALS, AMERICAN SUPREMACY

British Bolsheviks

IT is plain that England is menaced by a serious social revolution.

The miners' strike can have no other meaning. At this distance it looks as if British Union Labor were swelled up with a consciousness of power which amounts to dangerous lunacy. "Councils of Action" issue manifestoes couched in the language of governmental authority. Parliament is forbidden to do this or that on pain of "Direct Action." And the nation is threatened with economic ruin every time some self-appointed proletarian dictator has a grouch.

The strike of miners was a colossal piece of hypocrisy. The miners are better paid than ever before. They work shorter hours under better conditions. And yet their production has fallen to less than two hundred tons of coal per man per year; about a third the production of an American miner.

In face of these facts, the miners struck for more pay and, in order to make the pill more palatable to the public, they demanded a drastic decrease in the price of coal to the consumer.

It takes genius to increase the cost of production and, at the same time, cut down the price to the consumer. But what shall be said of the genius which proposes to accomplish this mathematical miracle by freezing and starving the consumer.

There was a time when the British miner was underpaid, underfed, overworked and poorly housed. His economic and social condition was far below the level of a decent, wholesome existence. But today he is the gentleman of leisure among British workingmen.

The propaganda of Russian radicalism is beginning to bear fruit. The Whitehall Gazette estimates that at least one hundred thousand pounds has been poured into England within the last nine months for propaganda purposes. A good deal of this slush fund came in the form of gems which the Soviet saviors had stolen from their capitalistic victims in Russia. And this watering of the tender flower of Bolshevism caused it to grow until it is claimed that there are now at least two hundred thousand avowed Bolsheviks in England, all eager to blot out the parliamentary form of democratic government and erect in its place a Soviet system.

The first step in this direction is the nationalization of the mines and railroads. And this is really what the miners are after. Their demand for a two shilling a day wage increase is mere camouflage.

The government will compromise. It probably has to. But every concession it may make from now on will be like feeding red meat to tigers. Some day England will have to decide whether she shall continue under a parliamentary form of majority government or place herself under the control of a proletarian dictatorship after the fashion of Soviet Russia.

The sooner she has a showdown the better it will be for her and for the rest of the world.

A Great Race Little Understood

THOUGH possessing the most ancient civilization, China is little understood by the rest of the world. The popular notion that the Chinese are a race of limited intellectual ability is wholly without foundation. As a matter of fact, Chinese students are among the brightest in the world. Illiteracy is general because to be educated has required heretofore a life-time study of thousands of Chinese characters. By means of simplified characters one may now learn to read Chinese in a few weeks. For ages religious fatalism has laid its deadening hand upon the people. Worship of ancestors has produced the backward rather than the forward look. Lack of communication and consequent lack of understanding between the peoples of different sections of the country have inspired distrust and jealousy.

China is without national unity and racial consciousness. Fabulously rich in mineral resources, practically none have been developed. China contains enough coal to supply the needs of the world, at the present rate of consumption, for a thousand years. Iron ore deposits she has on the same lavish scale. Some day China, with her cheap labor, will compete successfully with all the rest of the world in the manufacture of steel.

China possesses a territory one-sixth greater than that of the United States, containing a wealth of natural resources practically undeveloped. She has a population of 400,000,000 as yet uneducated and unorganized. When this population becomes educated, and when it becomes organized along Western lines, it will present the most impressive racial and national force history has ever produced. In the past China has been powerless to protect her own interests. Japan in the East and all the dominant nations of the West, with the exception of the United States, have been busy there with their "spheres of influence." China is not yet able to take care of herself. Foreseeing the possibilities of an awakened China, Japan is eager to secure Japanese dominancy in the Far East. Nevertheless, China, not Japan, seems destined to occupy the center of the stage during the next quarter of a century.

A nation of 400,000,000 people, rapidly increasing, educated and organized along the lines of Western civilization, will not only be able to solve the Japanese problem but also will be in a position to hold its own against the Western world. We commend the wisdom of any nation that lends a helping hand to China in finding herself.

The Romance of the Automobile

SPEAKING before the American Manufacturers Export Association, Mr. Alfred Reeves, Manager of the National Automobile Chamber of Commerce, gave some remarkable statistics.

Twenty-five years ago there were in America only four automobiles. One of these was in a circus, while another was on exhibition as a mechanical freak.

Today there are eight million automobiles in use in America. Eight hundred and fifty thousand of these are trucks.

Iowa and Nebraska have an automobile for every six people. On any given Sunday the whole population could go joy-riding.

There is one car in the United States for every fourteen people. The rest of the world has to worry along with one car for every 2,830.

These stupendous figures kindle the imagination. They are the manifesto of a social and economic revolution.

First of all they mean the investment of billions of dollars in a new industry; thus shifting the economic center of gravity to a new point necessitating many important financial and industrial readjustments.

Then they mean good roads, which one fact is calculated to change our whole merchandising and transportation system and at the same time profoundly affect the living conditions and character of millions of people.

Apart from the salutary changes which the automobile has brought to country life are its effects upon all life in city as well as country. The great outstanding social result of the automobile is the increased fluidity of life. It has dissolved, as by magic, fixed conditions and habits and started everybody to moving on. This may or may not be a good thing, but the fact remains to be reckoned with.

The Spender Must Be Checked

WITH Government expenditures at figures undreamed of a few years ago, every measure calling for appropriations should be carefully scrutinized.

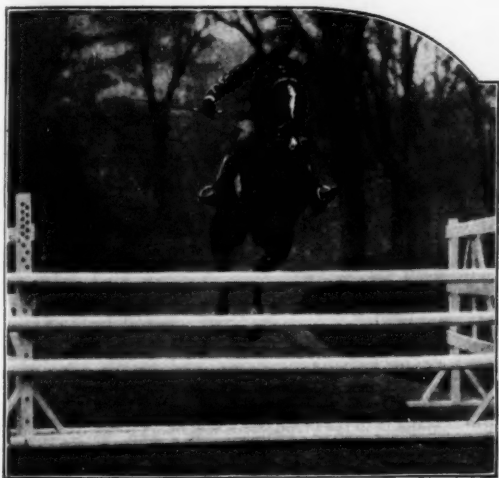
Representative Sigel of New York, chairman of the House Committee on Census, is preparing to urge upon Congress the gathering of population figures every five years instead of every decade. The present law provides for a census of agriculture and live stock every five years, and the plea is that population statistics could be gathered at the same time without great additional expense.

The appropriations for the 1920 census, which includes agricultural and population figures, were between \$7,000,000 and \$9,000,000. Certainly more than half of this expenditure was for the population census, and the nation's finances are in such shape that additional expenditures of four to five million dollars should not be needlessly incurred. If it served any good purpose and the Government had a big surplus it did not know what to do with, there might be a census every year.

Frankly, we fail to see why the country can't worry along for awhile with a population census once a decade. The Government has been spending the people's money far too recklessly. The people are smarting under the tax burdens imposed by this orgy of spending.

What the country needs is a budget system which will check the appointment of expensive commissions and all sorts of needless expenditures.

Dare-Devil Horsemanship with a Real Thrill



Taking the Gate "on High"

Steeple-chasing once meant a race to "some lofty distant object, such as a steeple." Now the objective is lower, but lofty enough.



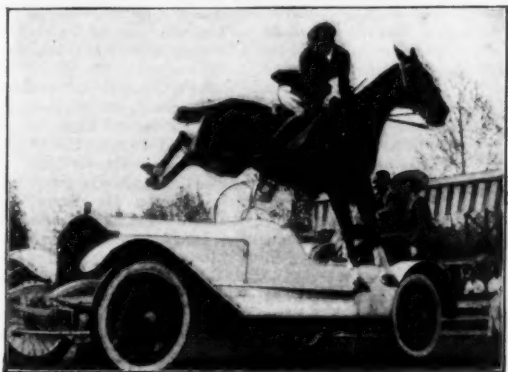
Exciting, Even If You Haven't a Bet Down

Putting horses "over the jumps" in a race event is a steersman's job requiring top-notch nerve. It is just as risky as it looks.



A Viking of the Hurdle

One thrilling stunt which the racing automobile will never master. The rider is Captain Lunstroem, a crack horseman of Sweden.



Over with Inches to Spare

At least in this respect horseflesh can humble a motor-car. With Ralph Coffin in the saddle, the leap was made at the Washington Horse Show. Society, for an instant, forgot to be blasé.



UNDERWOOD

When you follow the hounds, this is what you do. A dozen of these, and hunt breakfasts taste good.



UNDERWOOD
Nimrod, owned by Captain D. P. Card, takes a stiff wall at Tuxedo, N. Y.



A bit of spectacular stuff, with which the Wild Western movie has put us on terms of familiarity, but which never fails to deliver a thrill when seen in the real horseflesh and blood.



WIDE WORLD

Closed gates are no barrier to the progress of Lieut. Lequino, of the Italian army. He won first prize at the steeple-chase open to individual officers at the Olympic Games.



About as far off the perpendicular as a rider can go—and get back in safety.

WIDE WORLD

Looking Back The More

The Curtain Is Drawn, and we are permitted to see behind the scenes. Learn some big and interesting facts on the development of the Great American Entertainment by an American Industrialist.

Sixth and Final Chapter of "The Story of the Motion Picture Industry" By F. F. FARMAN



ADOLPH ZUKOR
President



ON a warm summer day, with the noon sun sprinkling the East River with innumerable iridescents, I motored from New York City with a party bound for Long Island City. The journey seemed casual enough; and yet there was in it something big and stirring.

As our car drew to a stop in that buzzing new center across from Manhattan, we sat quietly for a brief space; and as we left the car we stood in silence viewing the scene before us.

What we saw was a large building, its arched roof and perfect architectural lines standing like a massive *bas relief* against the bright midday sky. But it was not a mere structure, not an achievement in building design, that these men looked upon in reverential silence. This massive pile of stone and mortar represented to them something very great—the fulfillment of years of hopes and plans and ideals.

Adolph Zukor stood within the classical entrance of the new Eastern studio building of the Famous Players-Lasky Corporation, gazing, his face aglow with pride, over the length and breadth of the main floor, already teeming with activity. And as he paused there, I knew his thoughts were going back over the years—and not so many years—to the time when he first dreamed of making beautiful and artistic motion pictures, and building a business of stability for this high purpose.

Small wonder that his eyes were alight with enthusiasm as he now viewed this great new studio, the largest of its type in the world, and realized that the inauguration of his work therein indeed established the fact that his great industrial dream had come true.

At Mr. Zukor's side stood Jesse L. Lasky, artist, dreamer, who years ago saw the artistic possibilities of the screen, with the universal influence it was destined to achieve, and abandoned producing for the stage in order to devote his time and talent to the development of a motion picture art. That was about the same time which marked Mr. Zukor's beginning as a film producer. Starting separately, with the same ideals and aspirations, they came together inevitably. Working in close co-operation, they developed the *Paramount* standard in motion pictures, which has become known the world over.

It is less than a decade since this worthy ambition took root in the minds of these two men, and now they were standing on

the threshold of a vast new two-million-dollar structure, dedicated to that art which they had dreamed of years before and now saw a reality! This, too, was but one of their great studios; yet located in Greater New York City its significance was impressive.

A Triumvirate of High Purpose

INAUGURATING their plan of working jointly for the promotion of motion picture art, Mr. Zukor and Mr. Lasky fused their every thought and hope into a great program of work. Into this plan came Cecil B. de Mille, a dramatist and stage producer of distinction, whose name had been linked with the master works of the theatre bearing the label of David Belasco. The fine ideals and aspirations of Mr. Zukor and Mr. Lasky found response in Mr. de Mille's zest and enthusiasm for the elevation of the photoplay to a thing of art. And so this triumvirate of high purpose was launched. Its achievement has been *Paramount Pictures*.

As Director General of all producing activities of the Famous Players-Lasky Corporation, working in close co-operation with Mr. Zukor and Mr. Lasky, the latter Vice-President in executive charge of production, Mr. de Mille translated their ideas and ideals on the highest standards of motion production, as well as his own, into the making of *Paramount Pictures*. The great purpose before him was to achieve artistic truth, beauty and realism in photoplay production, and to make the name *Paramount* have a distinct meaning to every patron of good motion pictures as a product of superior quality.

Mr. de Mille realized, as did his executive associates, that the motion picture was destined to become a great world influence; that it would reach and affect millions of people where the stage appealed to thousands; that the minds of the peoples of all nations would be lifted and broadened by the motion picture, and that the screen would prove a magic wand of thought that might be lifted as high and cast its light as far as those who bore it willed that it should.

Working at the center of the organization's largest producing activities, at Hollywood, California, Mr. de Mille surrounded himself with associates of a high order of intelligence and artistic attainments. Many able directors worked under him, and were trained to carry out the *Paramount* ideal. Artists, decorators, architects, scenic and landscape designers, costumers, technicians—all of the best available talent, men and women of international distinction in their respective lines of artistic, professional or technical endeavor, were secured; and their abilities fused into the creating of *Paramount Pictures*.

Mr. de Mille's name is perhaps best known in connection with such special super-productions that he has personally directed, and were put out under his name, as "Why Change your Wife?" "Male and Female" and "Something to Think About"; but the artistic worth of these pictures is reflected in all productions bearing the *Paramount* name.

The Studio Gives Up Its Secret

THROUGH the great main stage floor of the vast new studio Mr. Zukor, Mr. Lasky and I moved. Hundreds of workers mingled in the various parts of the building, painters, decorators, architects, and directors, with their assistants, already at their work before the carpenters and electricians were yet done with the work of completing the building.

But already the great producing activities to come were in evidence. Sets were being built, backgrounds being painted, exquisite interiors being modeled; in the disorder inevitable to a place not yet out of the hands of the builders, some confusion prevailed; artists, architects, designers, costumers were more or less thrown together in the course of their work.

Mr. Lasky led the way through the assembled artists in many lines, and I followed him into his office off the main stage floor, already furnished with that



refinement of taste bespeaking the man of intelligence. And we sat there, discussing many subjects of interest pertaining to the broad composite art of the motion picture.

"We all appreciate the value of the *Paramount* standard in motion pictures," I said, "and know its meaning; will you tell me, then, your opinion of the motion picture art, and specifically what stands behind the *Paramount* standard production?"

Mr. Lasky was quiet for a brief space; then he said: "The motion picture is a great art, because it offers such wide scope for expression, such endless ramifications for artistic and dramatic visualization; and also because its appeal is universal, and not limited to any locality. An art becomes great, only because of its intrinsic beauty, but by reason of its appeal and value.

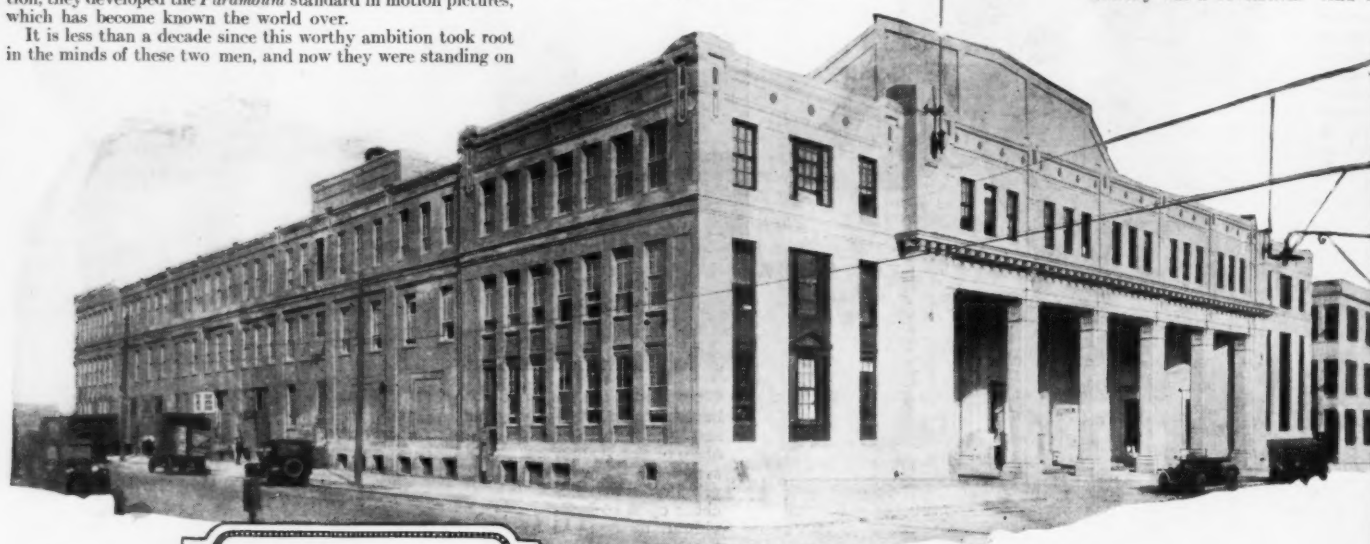
"As to what stands behind the *Paramount* standard of production—well, there is so much to say; and while I feel the subject very deeply, I believe there is another man in our organization who can better visualize the true aims in our production, and the methods of attaining them. Mr. de Mille, our director general in charge of all our productions, represents the whole thought and spirit of our institution. He interprets our ideal in motion picture making. My thoughts and Mr. Zukor's thoughts are his thoughts. He expresses every hope and aspiration that we cherish. I believe it would be better to have Mr. de Mille convey to your readers through you the thoughts that lie behind every *Paramount* Picture."

Within a half hour, Mr. Lasky had my thoughts turned westward, and before I left him we had arranged for my journey to the Pacific Coast studios of the Famous Players-Lasky Corporation, where I was to meet and interview Mr. de Mille, and study the activities of the Western center of *Paramount* production.

Seeing the Pacific Film Paradise

A COMPACT little city, made up of what seemed innumerable buildings of various types and sizes, teeming with life and activity, hundreds of people moving about tensely interested in vast interiors showing every phase of many types of artistic endeavor—this was my impression of the Lasky studios of the Famous Players-Lasky Corporation at Hollywood, California, after a few hours' visit.

I was standing in the entrance of a building which commanded an impressive view of the main part of the studio grounds with more important structures. The sun shone brightly, the sky hung low, the lush fragrance of shrubs and flowers was in the air. What a marvelous place was this Film Paradise of the Pacific, as I had heard it called! Its every appearance and activity was a revelation. And none more so than the



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CECIL B. DE MILLE
Director General

Behind the Scenes

side, and the Reader Is
Be the Silver Sheet and
and Interesting Facts Bearing
nt Great Art and Enter-
me Industrial Enterprise.

"Industrial Dream Come True"

ORMAN

of the many hundreds of people working happily together for
the big purpose—to create an ever higher standard for Para-
mount Pictures.

Soon I found myself in the office of Mr. de Mille. The noted
director general of Paramount productions has one of those
strong, genial personalities that at once gives the impression of
vision, ability and good nature. He knew I had come from
New York to talk with him about his work.

"Before we consider Paramount Pictures," I suggested,
let's discuss for a little the broad subject of motion pictures.
What is your conception of the screen as a medium of various
kinds of expression?"

Mr. de Mille, in his quiet, well-poised way, had sat back com-
fortably in his chair, and prepared himself for the ordeal of an
interview. But it did not prove a trial to him, nor to his inter-
viewer; he answered every question with eager interest.

"I believe," he said, "the motion picture is the greatest
medium of thought transference that has been invented and
developed since the printing press. I believe that the motion
picture is destined to become the greatest single power in the world.
Already that dream has come true to a degree, and only a start
has been made."

"What are the artistic possibilities of the motion picture, in
your belief?" I asked. "To what proportions will the art and
appeal of the screen reach?"

"The artistic possibilities of the motion picture are limitless,"
was the noted director's reply. "Its art and appeal already
reach around the world and to all classes of people. The motion
picture is destined to be the universal medium of thought ex-
change, and it will eventually reach all the peoples of the world.
"The greatest creative force at work in the motion picture
field today? It is the ever-growing demand on the part of the
public for better photoplays. This demand has its roots in the
constant advance of the screen drama's quality. Better pictures
and the demand for still better pictures go hand in hand to form
the greatest creative force in the motion picture field."

Making Characters Live on the Screen

HOW are human actions, motives and emotions made to
seem real on the screen?"

"By making each actor build a screen character that rings true
at every point of contact; by employing the technical art of pan-
tomime, of which you have spoken. By pantomime I mean the
emphasis on silent acting without such frequent recourse to sub-
tleties. Any emotion is capable of transmission by the art of
pantomime. The trouble in the past has been that it was easier
for the director and the actor to take a picture and then insert a
spoken or explanatory title than it was to 'put over' the same

thought in pantomime. There are comparatively few actors
capable of pantomime. These few you will find in the motion
pictures which deserve the designation of screen drama.

"As a result of the widespread audience of the screen, the pic-
ture director or, rather, producer, really becomes an impresario
in a large sense. He is continually presenting new figures to the
world and thereby becomes, to some considerable extent, the
arbiter of their professional destinies.

"And the future of the screen! Ah, where will it not go! I
believe that in a very short time we shall have the greatest
authors in the world writing directly for the screen, and at the
same time the screen will develop specially-trained writers who
will attain a large distinction. Such eminent litterateurs as Sir
James M. Barrie, Henry Arthur Jones, H. G. Wells, Edward
Knoblock and others of equally fine literary attainments have
already turned their attention to screen drama. I do not mean
that they have merely adapted their earlier works to the screen,
but rather that they are preparing original dramas designed for
the special requirements of the screen. Drama of this caliber in
motion pictures cannot but improve the public mind and tend to
create a tremendous demand for better literature. And the
effect of this power is felt in every walk of life and in every part
of the world."

"This is all very fine and inspiring," I said. "Now tell me
what makes for the superior quality and appeal of Paramount
Pictures?"

The director shifted in his chair and turned toward me with a
warm smile; for I had touched on a subject close to his heart.

Dramatizing Thought to Form Action

"THOUGHT! That word answers your question. Para-
mount Pictures long ago ceased to be just pictures that
moved. We learned to interpret and photograph thought, rather
than action. There is thought behind every element that goes
into the making of a Paramount Picture.

"The Famous Players-Lasky Corporation has believed from
the beginning that motion pictures were destined to develop into
a powerful and far-reaching dramatic medium, equalling in
quality the best of the legitimate stage, but far surpassing
the latter in its possibilities. We have never believed in 'play-
ing down' to the public; we have believed always that the
public wanted real drama, and we have done our utmost to
give the public just that in Paramount Pictures.

"Our purpose is to give the public something with real thought
behind it, and give it to the public in the most artistic form
possible. It is for this reason that we have enlisted the greatest
authors, because they are best fitted to evolve the stories
which convey thought; that we secure the services of noted
actors, because they are best equipped to convey the thought
of the story to the public; and that we engage the most
capable directors to weld the component parts into a finished
whole. And so through all the branches of photography, archi-
tecture, interior decorating, costuming, etc., that go to complete
and perfect screen drama.

"The perfect photoplay is a perfectly co-ordinated fabric of
perfect details. No detail is neglected. Paramount Pictures
excel, because this corporation has carried the task of so co-
ordinating all contributing elements to the highest point of de-
velopment yet reached.

"The gradual growth and development of the motion pictures
has been a matter of endless improvements. We have fathered
numberless experiments, which have elevated the screen drama.
We have brought together in our creative forces the greatest
brains in the dramatic and art world, regardless of expense, in
an effort to give the public the finest possible form of screen
drama. On my own staff, for example, are Clare West, one of the
creative geniuses of the feminine fashion world; Alvin Wyckoff,
the first motion picture photographer to work in light and
shadow; Howard Higgin, whose interior decorating work has
attracted the attention of countless thousands of theater goers;
Loren Taylor, who has carried color reproduction to the highest
degree; and many, many others."



JESSE L. LASKY
Vice-President

"What do you think of the powers of char-
acterization in motion pictures?" I asked.
"Some critics maintain that the screen can
be nothing more than a mere narrator of tales."

"Many of the successes in motion pictures
of the past year have been based on charac-
terization," Mr. de Mille replied. "There
is no reason why the screen should not devel-
op characterization to a point beyond that of
any other dramatic medium."

Then I spoke of intimate details of char-
acter and dramatic plot, mentioning the fre-
quent use of bathroom scenes in Mr. de Mille's own productions.

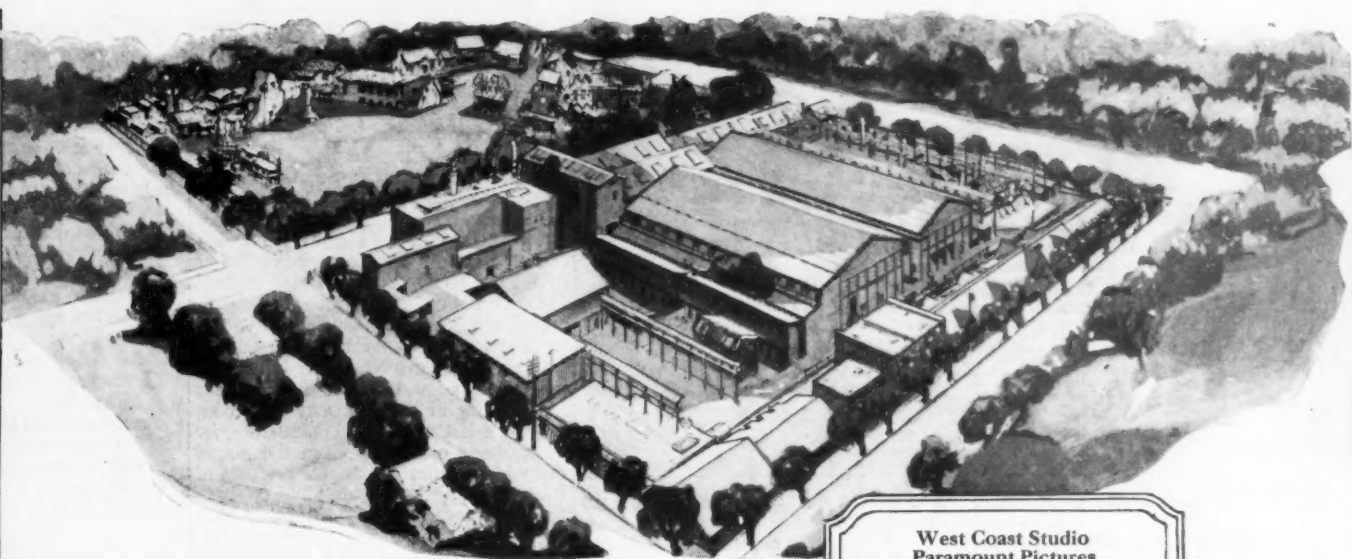
"Intimate details," said the director, "are one of the means
by which the spectator is brought into close sympathy with the
screen character. The entire fabric of motion picture produc-
tion is based on perfection in detail. The bathroom scenes you
have mentioned served a twofold purpose—to bring out points
of character and to heighten the audience's sympathy for the
character, on the one hand; and to emphasize the aesthetic
phases of the bathroom, on the other."

The Dream Come True


THE work day was now drawing to a close. Actors, directors,
artists, carpenters, decorators, and many other kinds of
artisans and professionals engaged in the production of Para-
mount Pictures at the great studio were preparing to go. And so
I started to leave the noted director, whose statements so well
set forth the ideals of Paramount production.

"My personal ideal in making Paramount Pictures?" he said,
as I fired a last question at him before leaving. "I strive always
to give to the screen the best that I have. I spare no labor, no
expense to make my pictures the finest on the screen. I
have on my staff the best brains and talent that money can
purchase."

And so it was that in the realization of such an ideal by every
creative member of the Famous Players-Lasky Corporation the
dream conceived by Adolph Zukor and Jesse L. Lasky, almost a
decade ago, has come true. Their vision of big and beautiful
motion pictures with a fine purpose has become reality.



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AS WE WERE SAYING

BY ARTHUR H. FOLWELL

PASSING THE IRON MEN

A tourist, about to enter Russia, writes that he was advised to fill his pockets with iron nails, one of which, he was told, would readily be accepted throughout Russia in payment for courtesy or service.

"There is not one bad egg in a thousand," writes a State Commissioner of Food and Markets. Among eggs, perhaps not; but among men the percentage is much higher.

EDISON'S ENTITYGRAPH

MONDAY: Left Moscow for Zingz in combination cattle and chair car. Very dusty. Got porter to brush me off and gave him two carpet tacks. He kissed me.

Tuesday: At Zingz, stopping at Hotel Vermilion, gave rusty horse-shoe nail to bell-hop, who brought me a pitcher of water. For twenty minutes he did a Russian folk dance.

Wednesday: Today went to Caviarovitch and dined at Café Samovar. Head-waiter first said he had no tables; all engaged. Slipped him brass picture-hook and he gave me table next to Lenine's.

Thursday: This afternoon, on leaving the Fox Trotzky Tea Room, dropped shingle nail in the cigar-box of the hatboy. He gave me in return a wad of paper-currency, then confessed he had short-changed me.

Friday: Stopped at barber shop to get shaved. Tipped journeyman half a paper of pins and was escorted back to chair and given haircut, shampoo and singe, free.

Saturday: Odd experience at Omsk. Bootblack sat on tack which I had accidentally dropped on seat of his chair. His gratitude, when I gave it to him, was touching.

Sunday: Put ten-penny nail in collection plate at Cathedral of Saints Lenine and Trotzky. Broke up service.

Camille Flammarion, noted French scientist, states that spirits float for a time about the immediate vicinity of their former earthly habitation. We believe you, Flam. Think of the satisfaction in sticking around, rent free, premises for which you paid tribute to a profiteering landlord!

THE HIGH COST OF PUPPING

MRS. W. L. WILLIAMS of Buffalo is a landlady worthy of notice. Owner of a large apartment house, she welcomes families with children, and chases those with lap-dogs. Which reminds us of something. In all this turmoil over the cost of living, no word has been spoken as to its effect upon pup-keeping. We know, of course, in a general way, that what used to be called "dog meat" at the butcher's is now known and sold as "the cheaper cuts," but what of dog biscuit? And what of dog blankets? Have they risen in price? And those dainty puttees which encircle Fifi's trembling limbs—have [they gone up? Unquestionably, they have. We fear we have not guessed, much less appreciated, what sacrifices have been made to keep up a pup's appearance? The Pekinese out for an airing in the park may have been wearing a last year's blanket, TURNED, for all we knew or cared. Even the proud dame in the cabriolet, despite evidence of affluence, may have been choking back sobs and wondering where Dido's next diamond dog-collar was to come from. Silent sufferers, accept this tardy recognition. Not all apartment house owners, praise heaven, are as flint-hearted as Mrs. W. L. Williams of Buffalo, N. Y.

Imagine its value in placing orders with your broker—stop orders—during a panic. No delay; no relaying of the message; you stab your broker's ear right there on the floor of the Exchange. As for its use by the police in tipping off a federal hootch raid—well, we'll leave it to you if the Entitygraph wouldn't put the telephone in the carrier-pigeon class.

Hear a plea, Master Mind, though it come from a non-entity.

INCOMPLETE RETURNS

RETURNS have been slow in coming in, and even now are incomplete, but partial figures from election districts all over the United States give the following as the list of articles left in voting booths on the occasion of woman's first venture with the ballot:

Handbags (six hundred districts missing)	18,766
Handkerchiefs (North Dakota and Nevada yet to be to be heard from)	23,428
Dress goods samples (tellers still at work)	No count
Cigarette cases (east of the Mississippi)	364
Pearl beads (the strings having broken under excess of civic excitement)	9,456,477
Smelling salts	85
Pair of Rubbers	1

Burma is in revolt against the high price of wives. Burmah should make its old wives do for another year.

Coin on the Cob

(Continued from page 645)

way, any more." He shook his head reminiscently, then chuckled.

"Why did I get out? Got kicked out. Had a row with the manager over a picture they called 'The Broken Word!' Olive Brown's the star. By golly, what a botch they made of it! Cost 'em a cold thirty thousand—and they never released it. Too rotten. Too gosh-awful rotten. I tried to show 'em how they could re-edit it, and the manager canned me for not minding my own business. Thought I was knocking the lady editor, who happened to be a particular friend of his. That's the way it is in the movies—all politics and wires."

"Olive Brown," mused Barr. "Isn't she making pictures out on Long Island somewhere now? I was reading about her the other day. You know her?"

"Sure thing! Give you a line to her, if you want. Only watch your step, old man! She's some kitten!"

To Harvey, the world seemed suddenly interesting, attractive, alight with adventure. At last he would get away from the pavements—out into the open country—into the movies, where there were fortunes to be made!

With his letter to the famous star safely in his pocket, Barr made his way to the great studio the very next day. But Miss Brown was out "on location." A week went by before he was able to present his introduction in person.

OLIVE BROWN was a diminutive little body, with masses of yellow hair and a rather shrewd eye, violet-blue. "Oh, so you're a friend of Freddy Judkins!" She was cordiality itself. "He used to help with the titles on my pictures, and we all thought he was oh, so good! Are you looking at the studio to get material for an article, or something?"

"Worse than that," he replied, smiling back at her big blue eyes, "looking for a job."

"Oh!" The exclamation spoke volumes. "I'll introduce you to Otto—Mr. Lentels, my director." She talked as though Otto were a prize poodle, worth knowing.

The great director seemed hardly impressed, half an hour later. "Friend of Judkins? Judkins—oh, I remember! He's the bird that wanted to re-title 'The Broken Word.' Remember, Olive? That joke picture we made three years ago for Atlas, that they never released? The poor fish!" He turned to Harvey abruptly. "Swim?" he asked.

"A little. Enough to keep up."

"All right then. You can come along as an extra, and learn the ropes. One of the crew on a boat." He walked indifferently away, talking with his "star."

For Harvey the bookkeeper that proved to be a day of wild experience. The "location" was Long Island Sound. The "crew" was a motley aggregation of actors sandwiched into a life-boat with a couple of old sailors. In the stern sheets sat the Fair Olive. They were supposed to be rowing away from a burning ship, which had been successfully "shot" the preceding week. Suddenly the boat began to fill with water. This was not a part of the scheduled program. At least, so far as "extras" were concerned. "You always get better results if you spring it on the poor boobs," the director was explaining to a guest of honor, Al Hamptman of the Allied Exhibitors. "They act more natural."

They did. Harvey's first thought was for Olive, whose distress cut straight to his heart. Then he heard the camera clicking on the director's launch, and realized the whole thing was a put-up job—stage misery. Next minute he was struggling in the water, swallowing quantities of the Sound.

It was late that night before he again reached the city, thoroughly disillusioned. He had gone swimming in a perfectly good suit. A two-dollar job of cleaning and pressing would restore it—partially. They had given him a check for five dollars. "There'll be nothing doing for another eight or ten days," Otto's assistant, a supercilious casting director, had assured him, "but then we'll be glad to use you again—say about the end of next week." And Olive, who had greeted him in the morning so graciously, had passed him on her way to the dressing-rooms without even the slightest glance of recognition.

"Well, whaddaya expect?" one of his fellow extras asked him, as they emerged at last into the night-throngs of New York: "In six weeks they shoot a picture that costs a hundred thousand, easy. How much time have they got to waste on us poor nuts at five a day? Answer me that!"

Money in the movies!

Next day Harvey tried for another book-keeping job.

"You're too late, Mr. Barr. Six men have asked me for that place since I filled it."

ON a bench in Madison Square late that afternoon, looking up at the symmetrical tower with its surrounding sky-line of office buildings, faintly mystic in the autumn haze and gathering dusk, Harvey Barr pondered his case, bitterly.

Thirty-two, and out of a job. A thousand dollars—the world before him—all doors open—if he could only make good, take the next step ahead. And on the other hand, if the step was not ahead, despondency, defeat—a succession of mediocre jobs, one after another, leading nowhere, ending at middle-age on a park bench—in old age in the poor-house.

His chin sagged forward onto his chest. There was Clarry Windam, "Windy," following forever the will-o'-the-wisp of sudden wealth. Why was he a failure? Because he lacked good sense. Then there was Judkins, content to drift into the ways of a dilettante artist, after tasting adventure, life, the wine of success. Why had he dropped from the glowing future waiting for him in that crude new leviathan, the movie industry? Lack of energy, perhaps, or the courage of his own convictions—laziness? That picture, now, "The Broken Word!"

The movies! Harvey's lip drew down at the thought. Money there! Bah!

"Windy" claimed there were opportunities everywhere, for those with eyes to see them. Stuff and nonsense! "Windy" couldn't see them himself—or if he did, he couldn't make use of them. All speed, and no control—that was "Windy" every time. And control, without speed—that was "Jud."

But he, Harvey Barr, claimed to have good sense. As good as Jud's, at any rate. And energy? Surely he had that, too—as much energy as "Windy"! Then what was needed? The opportunity? Or the eyes to see it, if it appeared?

As if conjured from the blue haze of the settling dusk in response to his reverie, an idea took shape before him—definite as a concrete thing—far more real than the tired armies of the toilers, tramping, shuffling, wearily hurrying homeward along the walks between the park benches.

He lifted his head, and took a deep breath. Fatigue, discouragement, fell from him like a discarded cape. What a tonic is determination, leading to action! He would ask Jud!

Half an hour later Judkins was startled from a snooze by Barr's abrupt assault.

"Look here, Jud! Who made that film you were telling me about—'The Broken Word?' Was it the Atlas?"

"Sure thing. But why the excitement?" Judkins's forehead creased into horizontal



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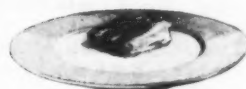
In a family of five Quaker Oats breakfasts served in place of meat breakfasts saves some \$125 per year.

The oat is the food of foods. It supplies 16 elements needed for energy, repair and growth. For young folks it is almost the ideal food. As vim-food it has age-old fame. Each pound yields 1,810 calories of nutriment.

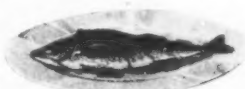
It is wise to start the day on oats, regardless of the cost. Yet it costs a trifle as compared with meat.



Quaker Oats
6½ cents per
1,000 calories



Average Meats
45 cents
per 1,000 calories



Average Fish
50 cents
per 1,000 calories

These figures are based on prices at this writing. Note them carefully.

They do not mean that one should live on Quaker Oats alone. But this premier food should be your basic breakfast. Serve the costlier foods at dinner.

Cost Per Serving

Dish Quaker Oats . . .	1c
4 ounces meat . . .	8c
One chop . . .	12c
Serving fish . . .	8c
Bacon and eggs . . .	15c

Quaker Oats

For the children's sake

This brand is flaked from queen grains only—just the rich, plump, savory oats. We get but ten pounds from a bushel.

These delicious flakes cost you no extra price. Get them for the children's sake. They make the dish doubly delightful.

Packed in Sealed Round Packages with Removable Cover

DURAND STEEL LOCKERS



DURAND Steel Lockers show their superiority of design in their simplicity of construction.

This kind of simplicity is the result of years of study and experiment.

It not only means handsomer appearance and greater cleanliness, but greatly increased strength, rigidity and durability.

We also make Steel Racks, Bins and Shelving. Catalogues on request.

DURAND STEEL LOCKER CO.
1570-Ft. Dearborn Bank Bldg. 570-Park Row Bldg.
Chicago New York



Resinol

is what you want for your skin trouble—Resinol to stop the itching and burning—Resinol to heal the eruption. Scratching makes it worse, besides being embarrassing and dangerous, but the smooth gentle ingredients of RESINOL OINTMENT often overcome the trouble promptly, even if it is severe and long-established. Bathing the affected part first with RESINOL SOAP hastens the beneficial results. Resinol products at all druggists.

High School Course in Two Years

Learn at home, in spare time. Here is complete and simplified high school course that you can finish in two years. Meets all college entrance requirements. Prepared by leading members of the faculties of universities and academies. This is your opportunity. Write for booklet and full particulars. No obligations whatever. Write today—NOW!
AMERICAN SCHOOL OF CORRESPONDENCE
Dept. HC-854 Chicago, U.S.A.

wrinkles of helplessness, like a baffled member of the monkey tribe.

"It's got good stuff in it?"
"Sure thing. But—"
"It's never been released?"
"I believe not. But—"
"You could put it in shape?"
"Used to think I could. But—"
"Think they'd be willing to sell it?"
"Why they—look here, you poor ass! What are you trying to do, anyway? Go crazy? If—"

Gradually, Barr quieted down, as he secured the information he wanted from the amazed but puzzled Judkins. But he refused to say specifically what he was driving at.

"They talk about opportunities coming along for the people who have eyes to see 'em," was as near as he would come to an explanation. "I'll get you to look at that fool picture with me, Jud, if they'll give me a chance at it."

Looking up the Atlas Film Company that evening, he found that the general offices were located in the very building where he had been working. And next morning, when he called to ask for the general manager, he found the well-remembered entrance taking on a new significance.

"Right over my head, all the time!" he reflected; "and if I hadn't had it poked in my face, I'd never have guessed it in a hundred years."

Up to the fourteenth floor, trying to place the half-familiar name. "Hostetter—Hostetter. Seems to me I know that guy."

Through the ante-room, where less authoritative callers might frequently wait all day—past the general offices, where fifty clerks and accountants worked for better salaries than he'd been getting the preceding fortnight—into the thick-carpeted corner office of the general manager, where even the chief assistants trod softly.

"Mr. Hostetter?" he asked, as that gentleman rose from his great swivel chair to greet him. "Ah, surely! I've seen you in the bank downstairs, many times!"

"Yes?" Hostetter was still on his guard, though sensing that the features were somewhat familiar. "You're from the bank?"

"No. I've severed my connection with the Merchants Trust. I'm here to ask about a picture your people made some years ago, with Olive Brown—'The Broken Word.' I've been given to understand that it's still on your shelves, as a total loss. It's just possible that I could take it off your hands, say at ten or twelve thousand. Would you be willing to let me look at it?"

"Look at it, look at it, Mr. Barr. Then we can talk. But I may have to send to the Coast for a print."

SO it came about that Harvey Barr, with the still mystified Judkins, sat in the Atlas projection room a few afternoons later, watching the running of "The Broken Word." Afterwards, they held converse.

"The question is, Jud, can you make a salable picture of it? And if you can—what would it cost? I've got a general idea, both ways, but I've gotta be sure."

Judkins shrugged. "I think the darn thing could be re-edited so it would get past. Of course, it wouldn't be much of a picture, at that. But look at the junk you see on the screen as it is!"

"All right. And the cost?"

"Oh, the new titles would eat up five hundred dollars, very likely. Just plain cards—without decorations. And the work would be worth another five hundred, I reckon."

"Will you do it for that?"

"Me? For cash money? Man, I'd do it for two hundred and fifty!"

"Then five hundred goes. I'll take a chance—if I get the darn film."

Hostetter was just ushering Olive

Brown from his office as Harvey entered the door. Her eyes opened wide with recognition this time. Extra men weren't usually calling on the General Manager!

"Mr. Barr has just been looking at an old picture of yours, Miss Brown," Hostetter remarked, noting that his star was acquainted with the "prospect," "with a view to purchasing it. 'The Broken Word.' Remember it?"

The big eyes opened still wider. So! Extra men buying pictures! Would wonders ever cease?

"It's such a punk picture, Mr. Hostetter," said Harvey after she had gone, "that it's a question whether I can do anything with it—whether anyone can. But I'll make you this proposition: A thousand down, in the nature of an option on the picture, with permission to re-edit the print, with new titles and so on; then, if I can use it, say fifteen thousand, in thirty days. If I can't, I'll turn the print back to you, in the shape I get it—or with the new titles, if you prefer."

Hostetter thought for a moment.

"Make it twenty-five instead of fifteen and it's a go," he decided. "That would just about let us out."

Harvey nodded gravely. "All right," he said. And made out his check for a thousand dollars as calmly as though he drew larger amounts every day.

But his heart was thumping with exultation and excitement. His last cent in the venture—the savings of ten years of plodding labor—all risked on his own estimate of Judkins's judgment, and the possibility of remedying a faulty film. Next, he would have to borrow.

Judkins worked quickly. A single week and his list of new titles was ready for printer and camera-man.

To Harvey's surprise, no man asked him for an advance payment. Judkins would get his check when the work was completed. The title company didn't even ask for a reference; the mere fact that he was re-titling an Atlas film was enough. Their bill would be rendered on completion of the work. The only incidental expense was the use of a projection-room as necessary, and day's wages for a "splicer" to patch Judkins's changes, or "cuts," in the film.

But these minor charges took the last available cent. To pay Judkins and the title company Harvey would have to take Marjorie at her word. When the time came, he mailed out the checks, dated ahead; it gave him a day in which to cover.

Then it was that he received his jolt. Calling at the boarding-house, he found that Marjorie had been away for ten days, leaving no address. All Harvey could do was leave a frantic note. Perhaps she would never be back to get it!

Like a man in a daze he walked back to his rooms. What a fool he had been! Why, if he had even not mailed those checks, he might have been all right! But now—!

Could he make a loan anywhere? Even five hundred would be enough—Judkins would be willing to wait, when he explained. Olive Brown? It was her picture—would she be interested enough to advance money on it?

With a thousand tangled thoughts, plans rejected as quickly as made, sudden bursts of optimism for the morrow alternating with misgiving, equally sharp, he tossed restlessly through the night. Never again! What an idiot he had been, to put his inexperienced judgment against that of men who knew the game! One more round of daylight, and he would be on the park bench again, an outcast in earnest.

He went over each step that he had made; first, the determination to make use of the change in cost of pictures, apparently overlooked or ignored by the Atlas, that made a thirty thousand dollar film provided it could be salvaged. Then the agreement with Judkins to re-edit the film. And the provisional contract with Hostetter. Then the work of the title

Genuine Aspirin

Name "Bayer" means genuine
Say "Bayer"—Insist!



Say "Bayer" when buying Aspirin. Then you are sure of getting true "Bayer Tablets of Aspirin"—genuine Aspirin proved safe by millions and prescribed by physicians for over twenty years. Accept only an unbroken "Bayer package" which contains proper directions to relieve Headache, Toothache, Earache, Neuralgia, Rheumatism, Colds and Pain. Handy tin boxes of 12 tablets cost few cents. Druggists also sell larger "Bayer packages." Aspirin is trade mark of Bayer Manufacturing Monoaceticacidester of Salicylicacid.

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No Money Down
JUST send your name and address for our 128 page Christmas book of bargains in diamonds, watches and jewelry. Millions of dollars worth of jewelry from which to choose your Xmas gifts. Your selection sent on your simple request, without a penny down. If you don't think it is the biggest bargain you have ever seen, send it back at our expense. If you keep it you can pay at the rate of only a few cents a day.

8% Yearly Dividends
You are guaranteed an 8% yearly increase in value on all diamond exchanges. A 1% 5 per cent bonus savings.

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Send your name and address now. No obligation. Beautiful Xmas catalog comes free by return mail. Explains all about the Lyon Charge Account Plan. See this great collection of jewelry bargains now. Send your name today to Dept. 111

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taking orders for New Kerosene Burner. Makes any stove a gas stove. Burns kerosene (coal oil). Cheapest fuel known. Fits any stove.



\$40 a Week for Taking Only 2 Orders a Day
No experience necessary. No capital required. Work full or spare time. Easy to get orders on account of high price of coal. Get started at once. Big season now on. Write for demonstrating sample.
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Wrestling Book FREE
Be an expert wrestler. Learn at home by mail. Wonderful lessons prepared by world's champion Farmer Burns and Frank Dotch. Free book tells you how. Secret holds, blocks and tricks revealed. Don't delay. Be strong, healthy. Handle big men with ease. Write for free book. State your name today to Dept. 111

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Learn at home by mail to mount birds, animals, tax skins. Be a taxidermist. Delightful art easily learned by men and women. Decorate home and den. Make big profits. Wonderful new art. Write today for this wonderful Free Book and our amazing offer.
H.W. Sch. of Taxidermy 2308 Grand Bldg., Omaha, Neb.

company that made and photographed the new captions to be inserted in the print—and finally, the foolish giving of those two checks, in anticipation of a loan that now he couldn't make.

Hurrying down the Avenue in the morning, to make final arrangements for the showing of his reconstructed picture in the afternoon to the Allied Exhibitors, whom he had interviewed as the most logical prospective purchasers, he ran into Windam.

"Windy" was a little less cheerful than usual.

"That movie deal?" he answered Harvey's query. "Oh, that's all off. Nobody with any sense is putting money into movies, these days. Too risky. But, man, I've got a wonder of a chance coming up on a new monorail proposition!"

Nobody with sense putting money into movies! Harvey laughed shortly as he started on. And that from the very man who had first turned his thoughts movie-ward!

LOOKING at his "Broken Word" in the title company's little projection room for the last time before showing it to the Allied buyers, his spirits sank lower and lower. What a botch it was after all, in spite of the good work Judkins had put in! Who'd ever want to watch a picture no better than that!

"Oh, by the way," he remarked, in a tone that attempted to be careless, to the title company manager, "I mailed you a check yesterday—dated today. Would you mind holding that over until tomorrow? It'd be a favor."

Evidently he was favored by a "credit face." The manager acquiesced readily, apparently without any shadow of suspicion. But Harvey had an uneasy feeling that, after he'd gone, the manager would hurry to the bank to make inquiries, and tip over the whole cart.

Inquiring at the bank, Harvey found to his surprise that his balance still stood at an even thousand dollars—the amount he had left to cover the check to Atlas. Evidently Hostetter had been slow in sending it in.

"If any uncovered checks against my account come in today or tomorrow," he told his former boss in as easy a tone as he could assume, "I'll appreciate your holding 'em until you can get in touch with me, if it's possible."

He received a grave nod in reply, and walked out with his chin up, reflecting that his entire standing at the institution had changed with his own changed attitude and bearing. After all, what succeeds more than confidence, acted upon with determination!

Twelve o'clock—and Harvey's appointment with the Allied was at two. He jingled reflectively the two coins remaining in his pocket. Thinking and talking, and acting in thousands of dollars, and with just fifteen cents left in his pocket for lunch!

"So far," he speculated, "this whole business has been done on hot air, except for thirty dollars or so. Even the Atlas check hasn't come in yet."

He felt a wild desire to run to the bank, withdraw his thousand and make a get-away before the checks came in.

Instead, he mounted a boot-black's chair and paid ten cents for a shine, adding his last nickel as a tip. Then he walked the Avenue until the time for his appointment.

"Nerve," he told himself commandingly, "is part of this game, old man. Keep your shoes shined, and your chin up!"

So when he sank into one of the big leather chairs of the Atlas Exhibitors projection room, he was outwardly as composed as though he had millions behind him—instead of outstanding checks, uncovered, that just about equalled his savings of ten full years. Even the appearance of Al Hauptman with Olive Brown did not seem to fluster him. But the Allied chief failed to recognize in the immaculate Barr the bedraggled extra man of ten days before, while Olive was all cordiality.

Then followed the final nightmare. A pressure on a button—the clicking of the projection machine—lights snapped off—and the opening titles of the picture flickering upon the screen.

An hour and a quarter of silence—and utter dejection for Harvey. The film seemed utterly hopeless. Then the lights again.

"It is awful, isn't it?" commented Olive with a grimace. "It's improved tremendously, of course—but it's still terrible! Isn't it, Mr. Hauptman?"

"Pretty bad, Miss Brown." Hauptman was non-committal until she had gone out. Then he turned to Harvey.

"It's pretty punk, Barr." He knocked a half-inch ash from his cigar. "But I suppose enough folks will like it to get it past. Suppose we allow you a hundred, and thirty-five per cent. above."

One hundred thousand dollars—seventy-five thousand clear—and a third of all that came in above that—possibly thirty or forty thousand more.

Harvey bowed, very gravely.

"I can manage with that," he said. They shook hands.

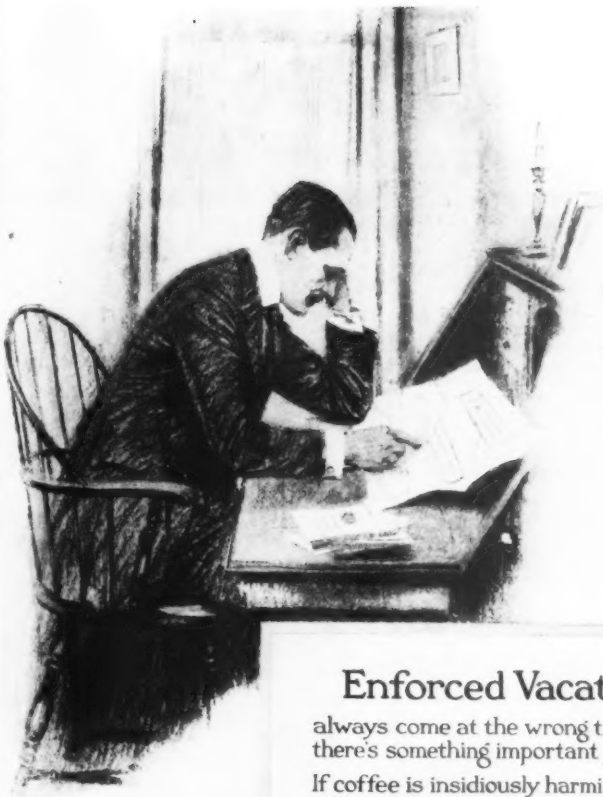
In the ante-room Olive Brown was waiting—and Marjorie.

"Oh, Mr. Barr," smiled Olive, "can I take you uptown? I have my car here." But Harvey shook his head.

"A previous engagement"—he indicated Marjorie, whose color came back as he turned toward her.

"Harvey!"—tremulously, as Olive swept out—"I got your note, less than an hour ago. Judkins directed me. It—it is here—the thousand. I drew it out on the way over." She fumbled in her bag with nervous fingers for a green roll of bills.

"Keep it, dear, for your trousseau. We're going to get married—right now."



Enforced Vacations

always come at the wrong time—when there's something important just ahead. If coffee is insidiously harming you, isn't it better to give coffee a vacation, *drink*

INSTANT POSTUM

and stay on the job!

"There's a Reason"

Made by Postum Cereal Co., Inc., Battle Creek, Mich.

JUDGE'S Thanksgiving Number November 20th

On Sale November 15th

A Color Cover worth framing, "Suited to a Tea," by Edna Croixton.

One of Orson Lowell's Stunning Title Pages.

Happy Illustrations of the Thanksgiving Festival, with Timely Stories and Jests.

Johnny Gruelle's Funny View of "Yapp's Crossing."

The Inimitable Walt Mason, Illustrated by Ralph Barton.

The Woes of Prohibition Editorially Treated.

The World's Digest of Humor, a Wonderful Feature of International Fun.

Metcalf's Sparkling Review of the Theatre.

New Moves in the Movies, an authoritative and Amusing Department.

With the College Wits—"Bad Breaks"—and JUDGE'S usual symposium of joy.

On Sale at your nearest dealer

"Put Me Next!"

By MABEL HAUGHTON COLLYER

SADLY blinking, I was thinking
Of that dim and distant day
When the modest advertiser
Humbly sang his little lay:
"Do not stick me in some corner
Of your magazine," he plead,
"Put me next to Reading Matter
Where I'm sure of being read!"

So the blighter of a writer,
Who would fame, not fortune, gain,
Humbly pleads for recognition
As he chants this sad refrain:
"Put a corset down my side line
And a shampoo on my head—
Put me next to Advertising
Where I'm sure of being read!"

Advertising now is rising;
For the artists of today
Make their wages from the pages
Where Big Business has its say.
There is glory in a story,
But the clever author gets
Honest dollars boosting collars,
Chewing gum and cigarettes.

Make Her Christmas Happy With A DIAMOND!



Ten Months to Pay the Royal Way

Don't worry about the ready money. Buy her a Diamond now and pay only 20% down and balance in ten equal monthly payments. No money in advance. Make first payment only when article is accepted.

Royal Diamonds Guaranteed

Perfect cut, brilliant, blue-white stones—every one covered with an iron-clad guarantee and an exchange privilege at full purchase price. You can't go wrong on a Royal Diamond. "If it's a Royal, it's a Gem."

Send for Free New Catalog (Edition 239)

To avoid the Christmas rush, write today. Ask for 96 page Catalog No. 239. It describes and illustrates our many wonderful values and beautiful Gifts in Diamonds, Watches, Jewelry, Ivory and Silverware, etc. Tells exactly how to get our easy, cheerful credit. Make her happy with a "Royal" Diamond for Christmas. Liberty Bonds accepted. 10% discount allowed for cash.

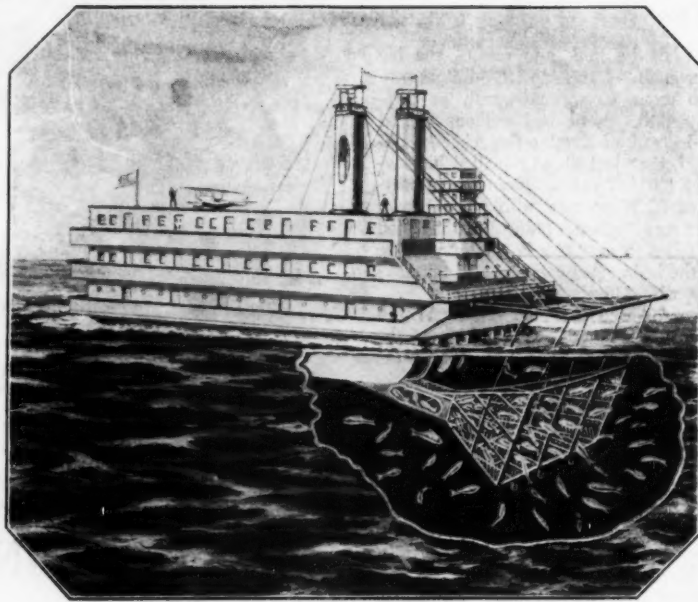


Illustrations in this advertisement are reduced in size about one half

ROYAL DIAMOND & WATCH CO.
ESTABLISHED 1895
35 Maiden Lane - New York



NEW FACTS IN THE WORLD OF SCIENCE



An invention which puts the ordinary fish-net, or seine, almost as deep in the discard as it does the hook and line. It is just what its name indicates, a fish harvester.

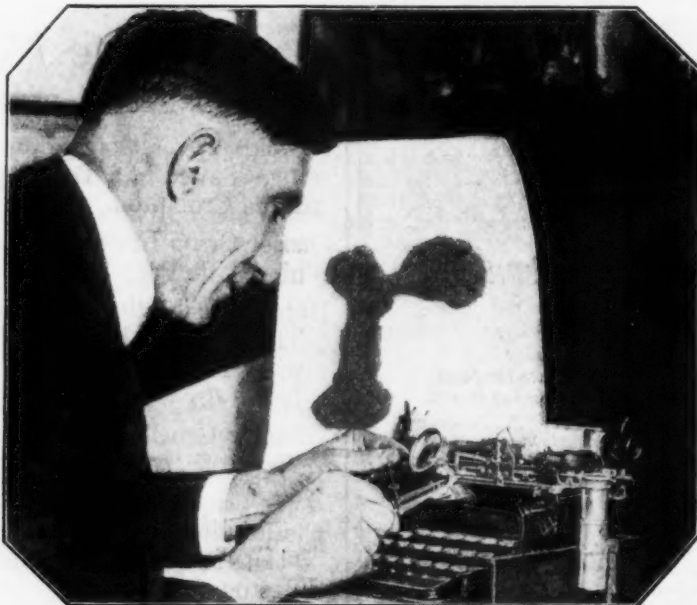
Fishing by Wholesale

IN a few years it may be necessary to "conserve" deep-sea fish, if the fish-harvester invented by Captain N. A. Lybeck comes into general use. Examine the diagram printed here and decide for yourself whether the fish will have any show at all. The forward motion of the boat forces them into the scoop, thence back to the throat or narrow passage. There the fish land on a conveyor that carries them to the deck and delivers them to a sorting table, mechanically operated, where the different sizes are separated and by other conveyers are passed along to the packing bins. The Lybeck invention bids fair to nullify in time the comforting adage.

"There are just as good fish in the sea as ever were caught," but meanwhile, with enough of harvesters in use, there should be no excuse in seaboard markets for H.C.L.

A Typewriter's "Thumbprint"

A GLANCE at the photograph below will show you something which is not a fossilized bone in reproduction, but an enlargement of the small "r"—or as printers say the lower-case "r"—of the typewriter under scrutiny. The man in the picture is Milton Carlson, handwriting and fingerprint expert. He is examining the machine with a view to determining if it was used in the writing of a disputed will. The "r" is enlarged a thousand times.



Handwriting experts have extended their special science so as to take in the peculiarities and mannerisms of individual typewriters. Here is a type-sleuth at work.



Breaking the Skin

may be a trifling or a serious matter.

THE slightest cut may become infected unless some dependable antiseptic is immediately applied.

Absorbine, Jr. is a positive antiseptic and germicide and when applied to cuts, bruises, sores and wounds it kills the germs, makes the wound aseptic and promotes rapid healing.

Absorbine, Jr. is absolutely harmless—contains no acids or minerals.
\$1.25 a bottle at most druggists or postpaid.
Send 10c for liberal trial bottle.

W. F. YOUNG, Inc.
20 Temple Street, Springfield, Mass.

Absorbine Jr.
THE ANTISEPTIC LINIMENT

Pick the Job You Want

Explain how I can qualify for position checked:	
Architect	\$5,000 to \$15,000
Building Contractor	\$2,000 to \$10,000
Automobile Engineer	\$4,000 to \$10,000
Automobile Repairman	\$2,500 to \$4,000
Civil Engineer	\$5,000 to \$15,000
Structural Engineer	\$4,000 to \$10,000
Business Manager	\$5,000 to \$15,000
Cer. Pub. Accountant	\$7,000 to \$15,000
Accountant and Auditor	\$2,500 to \$4,000
Draftsman and Designer	\$2,500 to \$4,000
Electrical Engineer	\$4,000 to \$10,000
General Education	In one year
Lawyer	\$5,000 to \$15,000
Mechanical Engineer	\$2,000 to \$10,000
Shop Superintendent	\$3,000 to \$7,000
Employment Manager	\$4,000 to \$10,000
Steam Engineer	\$2,000 to \$4,000
Foreman's Course	\$2,000 to \$4,000
Photoplay Writer	\$2,000 to \$10,000
Sanitary Engineer	\$2,000 to \$5,000
Telephone Engineer	\$2,500 to \$5,000
Telegraph Engineer	\$2,500 to \$5,000
High School Graduate	In Two Years
Fire Insurance Expert	\$3,000 to \$10,000

Name _____ Address _____

You Want More Money

You want one of the big jobs listed above. You want promotion and constantly increasing salary. You want your position to be permanent. You say: "Of course I do, but how?" There is no secret formula for success. You will be surprised how easy it is to get ahead, once you are shown how. Check the job you want, send us the coupon and we will explain, without obligation to you, how to get the job you want.

DEPT. G-854

AMERICAN SCHOOL of CORRESPONDENCE
CHICAGO

President Suspenders
for comfort

Every pair guaranteed

MADE AT SHIRLEY, MASSACHUSETTS

Clear Your Skin

Your skin can be quickly cleared of Pimples, Blackheads, Acne Eruptions on the face or body, Enlarged Pores, Oily or Shiny Skin. Write Today for my FREE Booklet, "A CLEAR-TONE SKIN," telling how I cured myself after being afflicted 15 years. \$1.00 Cash says I can clear your skin of the above blemishes. E. S. GIVENS, 224 Chemical Bldg., Kansas City, Mo.

AGENTS: \$58 a Week

2 in 1 Reversible Raincoat

One side dress coat, other side storm coat. Tailored seams, sewed and strapped. Two coats for the price of one. Brand new. First season. Not sold in stores.

Guaranteed Waterproof
Right now is the big season. No experience or capital needed. We ship by parcel post and do all collecting. Commission paid same day you take orders. Our new, big swatch book, 48 pages, shows all new and distinct patterns. Write today for agency and sample coat.

Parker Mfg. Co., 655 Storm St., Dayton, Ohio

You can be quickly relieved if you

STAMMER

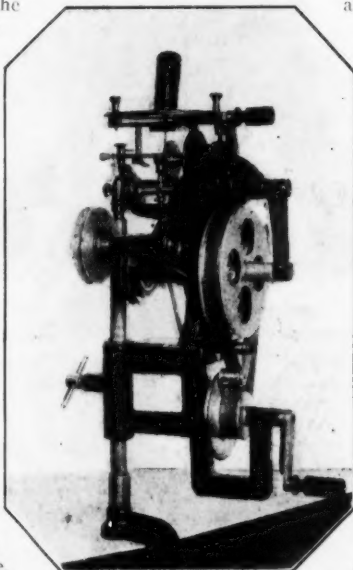
Send 10 cents coin or stamps for 70-page book on Stammering and Stuttering. "Its Cause and Relief." It tells how I relieved myself after stammering for 20 years. BENJAMIN N. BOGUE, 4140 Regent Building, Indianapolis

Sales Agent Big Pay

We want one exclusive representative in every county. The position is worth \$100 a month to one selected. If inexperienced we train you. Write us, the largest mfr's of transparent-handled knives and shears, for proposition. Novelty Cutlery Co. 588 N. 2nd St., La Crosse, Wis.

Saying a Stringful

"MISS SMITH, see if there is a thread from our Chicago office in the mail this morning," the head of the concern will say to his secretary. Whereupon Miss Smith will look over the letters, and reply yes or no. If yes, she will adjust the thread—a genuine talking thread—upon the parlograph, open the throttle and give her employer the voice of his Chicago manager. "Yours received and contents carefully noted," will be a spoken line, not a written one. Another marvel to shame the puny imaginings of the Arabian Nights, the parlograph puts the human voice literally on a thread. Hereafter we may speak with scrupulous accuracy of a spool of talk; but even a spool is unnecessarily cumbersome; talk may be carried even in your watchcase. The business man who dictates to a phonograph, and whose dictation is transcribed on a typewriter from the record, may now slip his correspondence into an envelope direct and give it to the office boy to stamp. The remorseless elimination of waste motion seems to be heading the way of the stenographer, although there is no immediate prospect of her losing her job. It is in the by-paths of communication, rather than along the great highways of correspondence, that the coming of the parlograph will be noticed most. The talking thread will be of obvious value and convenience in the teaching of languages by mail. It may prove a real boon to the blind. And inasmuch as the instrument is compact, it may be included in a limited amount of tourist baggage and used to "talk letters" to the folks back home. Or, if one hears a new song on his travels, he may sing it and send it to them. It is said that the thread can be manufactured at a cost of four dollars for fifty thousand feet, which, if true, may make restrictive measures necessary to prevent talk from becoming too cheap. The instruments will cost about fifty dollars.



AMER. PHOTO SERVICE
The machine which will wind your voice on a spool.

A Miner of Bullets

SALVAGING the waste of war in France is a colossal job that is still going on. Now, in the United States, comes a man whose practical idea it is to salvage the waste of war-training, and he has the permission of the Government to go ahead. The man is F. H. Lamley, an ore specialist. He is removing lead and copper-nickel from the hill back of the target range at Camp Lewis, near Tacoma, Washington. By means of a "jig" operated by water power, he shakes the heavy metal from the earth which he is excavating, rarely going deeper than twelve inches to obtain the "pay dirt" he seeks. Lamley considers his Tacoma prospect an exceptionally good one. In three months time, he expects to get one hundred tons of metal, valued approximately at \$200 a ton, and having cleaned up at Camp Lewis, he will take his apparatus to other camp-sites. All of the metal he mines was shot into the hillside by the boys of Uncle Sam's army two years ago. Lamley works on a commission basis, and whereas other mining experts are confined to such spots on the map as nature has favored with ore deposits, this man is sure to find a rich—practically a surface—mine wherever a rifle range has been located. Some of the recovered metal is to be seen in Lamley's hands in the photograph. In front of him is a sack filled with a hundred pounds of it. To the left of the sack is a pile of copper-nickel; to the right a heap of recovered lead. "First man to mine a target range," says Lamley of himself. Who'll dispute him? Preparation for war takes metal from the earth and target practice against a hillside puts it back. The worse the marksmanship, the richer the vein. The longer it took a regiment of rookies to find a target, and satisfy their army instructors that they were fitted to aim at Germans overseas, the more lead, copper and nickel there is now in the hillside waiting to be shaken out by Lamley's "jig".



Five Quick Effects

When you brush teeth in this way

This new way of tooth brushing brings five desired effects. Some are immediate, all are quick. A ten-day test, which costs you nothing, will clearly show you what they mean to you.

Leading dentists everywhere advise this new-day method. Millions now employ it. You see the results in glistening teeth wherever people gather. Now let your own teeth show them.

It is the film-coat that discolours, not the teeth. Film is the basis of tartar. It holds food substance which ferments and forms acid. It holds the acid in contact with the teeth to cause decay.

Millions of germs breed in it. They, with tartar, are the chief cause of pyorrhea. So dental science has in late years sought ways to fight that film.

You must fight film

Brushing does not save the teeth if you leave the film. That's why well-brushed teeth so often discolor and decay.

Film is that viscous coat you feel. It clings to teeth, enters crevices and stays. The ordinary tooth paste does not end it, so very few people have escaped its damage.

Scientific methods

Efficient methods have been found. Able authorities have proved them by many careful tests. The best dental opinion endorses them.

These methods are combined in a dentifrice called Pepsodent. And to let all know its benefits a 10-Day Tube is being sent to everyone who asks.

A 10-day test is free

Pepsodent quickly proves itself. The results are unique and conspicuous. And a book we send tells what each one means.

One ingredient is pepsin. Another multiplies the starch digestant in the saliva, to digest starch deposits that cling. The saliva's alkalinity is multiplied also. That to neutralize the acids which cause tooth decay.

Two factors directly attack the film. One of them keeps teeth so highly polished that film cannot easily adhere.

ished that film cannot easily adhere.

Pepsodent twice daily attacks the teeth's chief enemies.

Send the coupon for this 10-Day Tube. Note how clean the teeth feel after using. Mark the absence of the viscous film. See how teeth whiten as the film-coat disappears.

The results in ten days will amaze and delight you. Make this test now. Cut out the coupon so you won't forget.

Pepsodent
REG. U.S. PAT. OFF.

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Only one tube to a family

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W. L. Douglas

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FOR MEN AND WOMEN

YOU CAN SAVE MONEY BY WEARING W. L. DOUGLAS SHOES



The best known shoes in the world. They are sold in 107 W. L. Douglas stores, direct from the factory to you at only one profit, which guarantees to you the best shoes that can be produced, at the lowest possible cost. W. L. Douglas name and the retail price are stamped on the bottom of all shoes before they leave the factory, which is your protection against unreasonable profits.

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W. L. Douglas shoes are made by the highest paid, skilled shoemakers, under the direction and supervision of experienced men, all working with an honest determination to make the best shoes for the price that money can buy.

W. L. Douglas shoes are for sale by over 9000 shoe dealers besides our own stores. If your local dealer cannot supply you, take no other make. Order direct from factory. Send for booklet telling how to order shoes by mail, postage free.

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Who makes the movies? What makes 'em move? When do they tick? What are they doing—what have they done—what will they do—to Isadore and Silas, not to mention you and me? Read LENS every week in "The Happy Medium!"

Leslie-Judge Company **JUDGE** 225 Fifth Ave., New York



Georges Carpentier, champion boxer of Europe, who is in this country to fight Jack Dempsey for a purse of \$500,000.

Barnum Was Right, All Right!

By EDWIN A. GOEWEY

P. T. BARNUM, one of the keenest analysts of his time, won undying fame and unlimited dollars, first by declaring that the "public loves to be fooled," and then by following his precept and hoodwinking the people with a string of freaks, of which the painted "sacred" white elephant was the most notorious.

Were Barnum alive today he probably would amend his dictum by declaring that the sporting public delights in being "spoofed" more than any other; he would alter his observation concerning "there is one born every minute," for the solitary one of his day has become triplets at this writing.

The latest move on the part of certain so-called sport promoters to separate the public from a considerable sum of easy money is a scheme to stage a prize fight in which Jack Dempsey and Georges Carpentier shall figure as the principals for a purse of \$500,000. And, following out the policy of other recent heavyweight championship affairs, every element of real sport will be eliminated by fixing the sum each man will receive for endeavoring to floor his opponent. Dempsey, who took no active part in the war in which the future of humanity, not dollars, was at stake, is to receive \$300,000; while Carpentier, who won honors as a true soldier while defending France, will receive approximately \$200,000. Other expenses incidental to staging the clash may run into an additional \$500,000, making this a million-dollar prize fight.

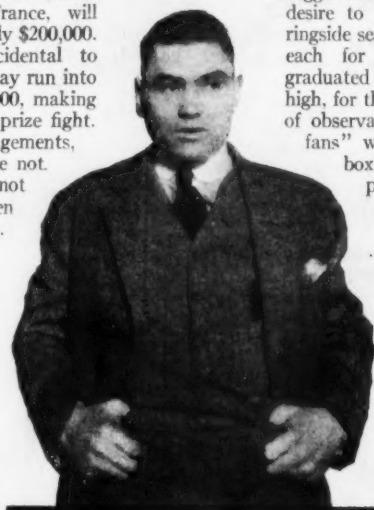
According to arrangements, the struggle is to be not less than ten and not more than fifteen rounds, to a decision.

Now what is the answer to all this? That the affair will be a sporting event? Emphatically, no. It is going to be a gigantic financial enterprise, backed by men who, in the past, have made large sums of money by giving the fight followers opportunities to see various heavyweight persons pummeled each other, with no quarter asked or

given. These men have been and are successful promoters of other enterprises, and I don't believe that even they will say they are backing this fight for their health's sake, for utopian reasons, or because of any innate impulse to promote the general cause of the manly art of self-defense. If they are going to risk in the neighborhood of \$1,000,000 to stage this slugging match, they are going to do so because a profit is anticipated. It will be a business proposition, with the two principals entering the ring prepared to take, at most, less than one hour of punishment, in return for sums which hundreds of thousands of men of education and skill cannot earn in a lifetime. It will be a business venture in which the promoters anticipate pocketing a gain, both from the gate receipts and the moving pictures. It will be a business hazard in which all concerned, managers, trainers, towel swingers, and others, expect to reap a harvest of dollars.

Who will pay this \$500,000 purse for possibly fifteen minutes of slugging and the additional \$500,000 for other incidentals? Why the same dear "sporting public" which, for a considerable time, has made prize-fight promoting almost as profitable as banking or manufacturing, and kept alive shady horse-racing and doubtful wrestling. One of the modest suggestions is that those who desire to view the mixup from ringside seats shall be taxed \$200 each for the privilege, with graduated tariffs, proportionately high, for the less desirable points of observation. And the "fight fans" will step right up to the box-office and pay the prices asked, even though they know that a chance blow may terminate the affair in less than one minute, or make it a repetition of the last local clash in which Carpentier figured.

A charge of \$200 for a seat to see a prize-fight is making jest of the various State laws permitting boxing, and which were passed, not with the intention of making the promotion of ring battles



Jack Dempsey, champion heavyweight of the world, who will probably meet Carpentier in Cuba for the widely exploited half-million dollar boxing bout.

a leading industry but to encourage the young men and boys of the country to learn how to defend themselves properly. I wonder how many of those who will pay from \$100 to \$200 for a seat for the Dempsey-Carpentier fight, probably lasting less than one-half hour, would give a similar sum toward a free maternity hospital for mothers with little or no financial means or for a public library, or a night school for poor working boys who would like to study after their hours of labor?

We are a great nation, and for years have held front ranks in practically all fields of sport. But we are a commercial nation, and commercialism has entered the soul of sport, to the ruin of most of it. Baseball was a clean pastime until managers and team-owners permitted players to break contracts when they wanted to force salary increases and until kings' ransoms were paid to acquire star players. The fixing of games naturally resulted when everyone connected with the pastime appreciated the fact that the almighty dollar had eclipsed the sun of sport.

Today our national pastime is suffering from the worst black eye in its history; it never will regain its old hold on the affections of the public while blatant commercialism continues to rule it.

At the race-tracks there are more gamblers than owners, trainers, jockeys and track officials combined. Where will you find a person who is on the inside who will not admit that crookedness at the majority of our tracks is widespread?

Now prize-fighting is to the fore as a

commercialized sport in a manner which pales its rivals, and all of the old bunk that State laws permitting boxing are for the purpose of making young America better physically and morally has been cast into the discard.

When, a few weeks ago, the managers of Dempsey and Carpentier decided to permit their charges to face each other in the prize ring, it was announced that New York City would be the battle ground, because the backers of the fight figured that in the metropolis, where the "easy money" flows freest, it would be simpler to clear a profit on the million-dollar battle than elsewhere. Immediately afterward word was sent broadcast that the scene of the mixup had been shifted to Cuba. According to rumor, those who are trying to save real boxing in New York State let it be understood that they would go to the fore to prevent the pastime being killed there, knowing that the million-dollar fight would start a storm of adverse criticism. If the fight is staged in Cuba it is doubtful if the gate will meet expenses, but the moving pictures, exhibited in Europe, would yield a tremendous profit if the battle lasts but a few rounds.

Boxing can be made a clean sport if not exploited as a strictly commercial proposition; young America can profit if he will learn to box and perform only as an amateur. Large purses should be prohibited by law in every State in the Union if the sport is to be saved.

Shall America save her sports, or shall everything be commercialized with the dollar as our only incentive?

Is Your House Painted?

If It Isn't, You Are Helping to Make Our Beautiful Country
One of the Shabbiest Nations on Earth

By CHARLES PHELPS CUSHING

MAN'S habitations in this young country of ours are largely of frame construction. In consequence, the complexion of much that catches the traveler's eye, in both our rural landscape and in the towns, is vitally concerned with the matter of paint. Any slacking on the production of paint or any lack of enthusiasm about pressing its sales thus radically affects the beauty of the nation.

So it is a pleasure to be able to testify that paint appears to be selling somewhat more briskly these days than it was two years ago.

Just after the close of the war the writer made a long cross-continental jaunt that left him at the end with a dismal impression of general shabbiness. Nearly every frame house, barn and fence within range of the car windows was woefully in need of fresh paint.

Last month the same observer concluded another long swing around the circle. This time the aspect of frame America impressed him much more happily.

The paint folks evidently have some new salesmen on the road who are making marked progress in brightening up the wayside.

A staggering lot of shabbiness, however, still remains; and if a young salesman came to us asking for a field in which the surface has not yet been more than scratched, we should unhesitatingly reply:

"Go in for paint, young man. There's a career!"

As we journeyed, we came across a passage reprinted in a magazine from a familiar letter of William James ("the psychologist who wrote like a novelist")

to his brother Henry James ("the novelist who wrote like a psychologist"). William James, just back from Europe, appeared to have been impressed by the homeland of 1893 in much the same way as the writer when he first returned from service overseas. Professor James confessed himself "strangely sad." So were we—and chiefly about the external aspect of things seen.

"But Europe," the professor explained, "has been made what it is by men staying in their homes and fighting stubbornly generation after generation for all the beauty, comfort and order that they have got—we must abide and do the same."

So spoke a man who will go down in history as one of America's greatest and kindest philosophers.

"As England struck me differently last time," he proceeds, "so America now—force and directness in the people, but a terrible grimness, more ugliness than I ever realized in things, and a greater weakness in nature's beauty, such as it is."

Of nature's beauty, a jaded traveler such as he who writes these lines is no longer a fit judge, for he has covered so many thousands of miles that all scenery, even the most mountainous, strikes him as somehow flat. But for that matter of grimness and ugliness in the habitations of man he feels that there is less excuse.

A large part of this grimness and ugliness might easily be remedied with elbow grease and a paint brush. He begins to feel that all paint salesmen who are worth their salt ought to regard their calling in America as sacred, like that of the missionary.

Good work! Keep it up!

Your Transportation Problem

—The Answer



THE successive increases in eastern freight rates since 1914 of 5%, 15%, 25% and 40%, and corresponding advances in express rates, have figuratively removed New York eastward into the Atlantic Ocean some 1,500 miles, as measured by the present carrying charges to the Middle West.

Slow rail service has doubled and tripled the time in transit, making long-haul distribution economically impossible and consequential interest charges excessive.

While the raw materials and markets of the Mississippi Valley, Middle West and Far West have been further removed from the long-haul eastern manufacturer, they have been drawn closer to the short-haul St. Louis manufacturer.

The relatively better transportation service enjoyed by St. Louis industries is a big factor in economical production and distribution. Nine-tenths of the railroad embargoes during and since the war, so costly to industry, were placed because of freight jams and blockades in the East, where there is one-third of the population of the country and only 17% of the railroad mileage.

The per capita inefficiency of industrial labor has been, and is, greatest in the congested eastern sections, and is in ratio with the decrease in efficiency of transportation.

A Mid-West Factory in St. Louis

commands the advantages of short-haul and better service via 26 railroads at low relative charges to more than 60% of the country's buying power—and real choice between all export routes. Mississippi River service at 80% of rail rates.

The central location of St. Louis is as if "made to order" for present and prospective economic conditions.

The booklet "St. Louis as a Manufacturing Center" tells an interesting story. A letter will bring it, if addressed to

Director New Industries Bureau

St. Louis Chamber of Commerce
St. Louis, U. S. A.

A Bear Round Remembrance for Him

Ties, handkerchiefs, gloves—again you go over the list of commonplace things you can give HIM for Christmas and fervently wish you could hit upon something more distinctive, yet useful and practical and reasonable in price.

A YEAR'S SUBSCRIPTION TO LESLIE'S WEEKLY FILLS THESE REQUIREMENTS

IT IS USEFUL because he will use it 52 times during the year. What merchandise gift can match this for wearing quality?

IT IS PRACTICAL because it will give HIM both instruction and entertainment. Through its pages he will be kept posted on the important events of the day in pictures at the expense of a few minutes time each week.

If he is a business man, Leslie's will particularly appeal to him, for it aims to make business interesting by treating business subjects in a lively, instructive way. Then, too, he will appreciate the medium which acquaints him with the work of Dr. Charles Aubrey Eaton. Dr. Eaton, the Editor of Leslie's, is a national figure and through the columns of the magazine is fighting the causes of legitimate business and advocating a square deal for both capital and labor. His editorials and page each week will be read with pleasure by every thinking man.

IT IS REASONABLE, you will agree, for the cost of a year's subscription to Leslie's is only \$7. Also consider that through the Financial and Motor Departments, Leslie's furnishes advice and information worth many times the cost of a subscription. Thus your gift may have a double value for which the recipient will be everlastingly grateful.

He will be reminded of your discriminating taste and thoughtfulness 52 times during the year.

Fill in the coupon below with HIS name and address and yours, and mail with check or money order for \$7.00. A Christmas card will be sent to HIM bearing your holiday greetings.

COUPON

PUBLISHERS OF LESLIE'S WEEKLY

Please send Leslie's for one year to

as a Christmas gift from me.

Remittance for \$7.00 is enclosed.

Greasing the Ways of Service

(Continued from page 644)

name of an individual, or a company, or an institution.

Nowadays the wise traveler, on the road for a big concern, doesn't sign his own name to the message when he telegraphs ahead for hotel reservations. He signs the name of his company. Generally this expedient has its psychological effect. Sometimes, however, a name is entirely too effective.

I was on a research trip in the South for a big manufacturing company that has its headquarters in Ohio. I had finished my work in Atlanta and was to go next to Jacksonville, Florida. Just before I left Atlanta—since I hadn't time to do it myself—I asked Bob W—, Southeastern sales-manager of the company, to wire ahead for a room for me in Jacksonville.

Now it happens that Bob W— is by way of being a millionaire. He has interests in a half-dozen big concerns, he is one of the South's biggest business men. Besides, he's a sportsman and a great traveler; when he travels he travels "right."

"Sure," Bob said, "I'll see that you're taken care of. I know the manager of the Mason in Jacksonville."

Bob W— was as good as his word. He telegraphed to the Mason, asked for a reservation and signed the name of his company, together with his own, to the message.

The next morning I arrived at the Mason. "Mr. W—, of Atlanta, wired for a reservation for me," I told the clerk, after I had registered.

"Oh, yes," the clerk said. "Boy, show Mr. Little up to room so-and-so."

I went up with the boy and looked at the "room." But I didn't occupy it. I think it was the President's suite.

As a field representative of another big company I was doing some work in Milwaukee. Shortly before noon on the day I was to "check out" for Chicago it began to rain. All afternoon the downpour kept me imprisoned in my company's Milwaukee offices. Evening approached, and still it rained.

My train for Chicago was due to leave at 7:15. At five o'clock still marooned in the company offices, I began telephoning for a taxicab to take me to the hotel. One after another I called every taxicab office in the city, only to be told by each one: "Our taxis are all busy. We can't send one for an hour or so."

Now it happens that there is on the Milwaukee office staff of this big company of which I was a representative an exceedingly resourceful young woman.

"I think I can get a taxicab for you," she said. "You are staying at the Plankinton, aren't you? Do you happen to know the name of the clerk who is on duty there this afternoon?"

"Yes," I said, "it's Crawford."

The young woman called the Plankinton and asked for Mr. Crawford.

"Mr. Crawford," she said, "this is the Blank Company. Mr. Little, from our home office, who is a guest at the Plankinton, is here at our offices in the First Wisconsin Building. He wants to come over to the hotel right away and he would like to have you send a taxicab for him."

"Hold the line a minute," Crawford said. He left the 'phone for five minutes or so, then returned and reported:

"I just stepped out to the door, myself, and happened to catch a cab there. It will be right over."

My taxi arrived in five minutes. And, oddly enough, it belonged to one of the companies that had told me all their cabs were busy.

Three of us were having dinner together one night at the Morrison hotel in Chicago.

(Concluded on page 666)

Special Opportunities

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Agents—New Reversible raincoat. Not sold in stores. One side dress coat, other side storm overcoat. Saves \$20. Guaranteed waterproof. Big commission. No capital required. Sample furnished. Parker Mfg. Co., 355 Rue St., Dayton, Ohio.

Sales Agents Wanted in every county to give all or spare time. Positions worth \$750 to \$1,500 yearly. We train the inexperienced. Novelty Outfitters Company, 238 Bar St., Canton, Ohio.

Agents—\$60-\$200 a week. Free Samples. Gold Sign letters anyone can put on store windows. Liberal offer to general agents. Metallic Letter Co., 433 J. N. Clark St., Chicago.

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Rich Hardwood land in Michigan. Grains, poultry, fruit, stock. Big yields. 10, 20, 40, 80 acres. \$15 to \$35 per A. Small down payment; easy terms. Big booklet free. Swigart Land Co., 21245 First Nat'l Bank Bldg., Chicago, Ill.

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costs \$3.00 a line. A discount of 15% is allowed when six or more consecutive issues are used. Minimum space, four lines. Manufacturers or others using space in this column can give a brief outline of their merchandise, proposition, or services, and then either complete the sale or encourage business with descriptive catalogs and follow-up. This suggestion is offered to prove the value of good advertising, with a view that some day, appreciating its value, your business will increase and you can use space on a larger scale.



THE MELTING-POT

EMMA GOLDMAN and the 240 Russian anarchists deported from America are all desperately anxious to get out of Russia. Goldman says: "We find it, morally and physically, devilish hard to live in Russia."—*London cable to Boston Globe.*

Emma should console herself with the reflection that she has escaped from the terrible oppression she claimed exists in the United States.

Mrs. T. V. Moore, executive secretary of the National Homemakers Guild, says: "Homemaking is an expert profession and the woman who keeps house should receive as much honor as her sister in the business world or public life."—*Chicago dispatch.*

Homemaking may be, and is, an expert calling, but as a paying proposition typewriting is its superior.

The "strike" called recently by the National Wheatgrowers Association, which urged members to withhold their wheat until a \$3 price was obtained, is in full force.—*Kansas City dispatch.*

Where can strikebreakers be obtained to cope with such a situation?

Tom Webster, the cartoonist, writing in the Daily Mail on his American impressions, says that he can state with truth that American women are the most attractive in the world.—*New York Times London dispatch.*

The fact is so obvious that nobody "with truth," could state the opposite.

The German Society for the International Regulation of the Population says that there are too many people on earth. If future wars are to be averted, the birth rate must be reduced.—*American Berlin special.*

Doubtless the probability of future wars would be still further lessened by complete extermination of the race.

E. H. Barbour of the State University yesterday unearthed the skeleton of a prehistoric animal believed to be more than 200,000 years old.—*Scotts Bluff, Nebr., dispatch.*

That animal evidently had no use for a burial service consigning "dust to dust."

A Newark, N. J., woman brought suit for separation against her husband, charging that he bought clocks merely to throw them at her.—*Newspaper item.*

Evidently she did not consider that way of passing time very agreeable.

Nothing definite is known with reference to the extent or character of the counter revolution, but it is reported that 700 persons held in Moscow as hostages by the Reds have been shot.—*New York Times Copenhagen cable.*

So long as there are people it can shoot, Bolshevism will make shift to hold its own.

Rare bacteriological sugars, used in laboratory work for detection of germs, are being manufactured by American chemists. They are quoted as follows: Dulcitol, \$375; Mannose \$140, and Levulose \$80 a pound.—*Newspaper item.*

Housewives who complained bitterly because granulated was 25 cents a pound thank their stars that they do not have to use these new sweet substances.

A Board of Elections earnestly discussed whether twenty-one men who registered from a Turkish bath establishment were qualified to vote.—*St. Louis dispatch.*

So far as statistics go, nobody has ever remained long enough in a Turkish bath to acquire residence rights.

The London-Paris "air express" closed its first year's service with a record of 325,355 miles flown, at an average speed of 100 miles an hour.—*Newspaper item.*

This is too impressive to be called an airy trifle.

Dr. Carl Helfferich, former imperial vice-chancellor, was vigorously applauded by the People's Party congress at Hanover when he asserted the necessity of re-establishing the monarchy.—*Berlin dispatch.*

Germany's condition must be grievous if it is necessary for it to restore to power the dynasty which brought it so much evil.

An immigrant from Holland who passed through the portals of Ellis Island, New York, with his wife and 7 children, caused a sensation by displaying \$5,600 in Dutch currency.—*New York Times item.*

An immigrant with so much money as that is qualified to make a capital American citizen.

Despite the appeal of the State Department, the order requiring customs officers to remove liquor from the personal effects of arriving diplomats will remain in force.—*Washington dispatch.*

The international troubles that may arise out of this may impose difficult tasks on a League or Association of Nations.

Premier Leygues said he had perfect confidence that France would recover from the effects of the World War in twenty-five or thirty years.—*Paris dispatch.*

Considering the desperate nature of the illness from which France suffered, this period of convalescence, seemingly long, is really short.

A French tank has been presented to Vassar College by the French Government.—*N. Y. Herald Poughkeepsie special.*

Surely the fair students of Vassar do not need the protection of an armored motor car in their riding excursions.

There have been reports from Berlin that France demanded 800,000 milk cows from Germany, whose babies are represented as dying for lack of milk.—*N. Y. Times, Paris special.*

But France has more of the "milk of human kindness" than that. It turns out that she merely expressed willingness to accept a herd or two in part payment of Germany's repatriation debt.

Professor Hansen, a noted Norwegian scientist, promises to produce from salt water, by electrical process, 100,000 tons annually of metallic magnesium, which is lighter than aluminum and is used for automobiles, airplanes, etc.—*Times, Copenhagen cable.*

Defeated candidates should look into this. Perhaps they may turn their trips up Salt River to profit.

Back in the East they worship polish; out West they put it in the punch.—*Dr. Albert E. Winship, editor Journal of Education.*

On November 2, 1920, both East and West put in a punch, and polished off the Democracy in unprecedented style.

The Russian Soviet budget for 1920 shows an income of 150,000,000,000 rubles and expenditures of 1,150,000,000,000 rubles, a deficit of a trillion.—*Moscow Economic Life.*

A mere trifle this. Even a single antiquated hand-press could presently grind out enough paper money to bridge the gap.

A young couple were married today while flying 3,000 feet in the air in a seaplane off Atlantic City.—*Times special.*

Many other young married couples, the records show, have found themselves very much in the air.

Lenine, who is living very quietly in the Kremlin at Moscow, says Bolshevism may fall at any moment, but he is confident that a general crash throughout northern Europe is certain within a year.—*Herald, London, dispatch.*

Though not blind, the Red dictator is serene, and content with playing the destructive part of a Samson.



Mr. Aesop gets a shock

The genial fable-maker of Greece pointed many a moral against self-interest. But what seemed to him an evil, today we place in the column of virtues. Shocking indeed to Aesop!

Events have been happening in the electric light and power industry to prove that self-interest in each of us can benefit our neighbors as much as ourselves. And thereby hangs a tale—

There is a certain broad valley in this land where till recently business was poorer than a church mouse, and the cost of living higher than folks like to think about. Therefore some merchants and artisans and farmers met to find the remedy.

Said a farmer, "If the electric power plant only reached out my way I could irrigate a hundred acres more."

"Then I'd build you a new barn," a carpenter replied.

Said a real estate man, "I've fifty building lots nobody will buy, because I can't get electricity there."

"Think of all the furnishings I might sell to fifty homes," sighed a department store man.

Electric light and power! That was the need. The Electric Company couldn't furnish half enough. It hadn't the money to extend its service. Rates were low. Investors wouldn't invest.

So these business men asked the public service commission to grant the Company a higher rate.

The commission raised the rate. That made the Electric Company a safer investment, and people began to buy its bonds. With the added resources the Company built a bigger service. Homes sprang up along the lines. Everybody's sales increased. Factories and farms, with ample power to produce larger quantities, sold with profit at lower prices.

Moral: Perhaps in your own community the Electric Company is hampered by a lack of funds. Then, to invest in the Company's bonds or to pay a little more on your electric bill may be the surest way to boost your own business—and boost your own town as well.

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THE suggestion is still occasionally being made that the United States should do the magnanimous thing and forgive the Allies the war loans it granted them, aggregating nearly \$10,000,000,000. Mr. Bryan has been one of the latest advocates of this idea, but other and more practical men have also given it countenance. The main argument for it is that this country, the richest on earth, suffered proportionately far less than those others which bore the chief brunt of the war to save civilization for all mankind.

No such degree of altruism was ever expected of any other nation on the globe. The proposition is flattering, but wholly impossible. It would have more merit were the United States itself partly responsible for the occurrence of the World War. On the contrary, this country deplored the outbreak of hostilities and was willing at all times to use its good offices to terminate the struggle. It entered the conflict with the natural reluctance of a peace-loving nation, and only to vindicate certain important principles of international right. While the Germans were the preeminent offenders, the statesmanship and diplomacy of the remainder of Europe had not been so righteous as not to foster the chances of a great upheaval. There was a certain amount of retribution in the losses sustained, and the United States ought not to be required to make these good. Besides it would hardly be for the final benefit, or the morale, of the losers to mollycoddle them in the manner in question.

The taxpayers of the United States may not be so grievously burdened as those of other lands, but their burden nevertheless is harassing. It would be a grateful relief to them if the Allied nations could pay in full their obligations to this country. Of course, that can not be expected of the embarrassed peoples for many years to come. But if they could only some day—which they are not yet doing—spare enough to pay a moderate interest on what they owe—say the highest Liberty Bond rate, 4¼ per cent.—there would be an appreciable lightening of taxation. A revenue from that source of about \$400,000,000 would reduce by one-half the amount of tax necessary to meet the demands of the bondholders.

The better way to aid in the rehabilitation of Europe is to employ the methods of private enterprise to stimulate production, and thus to restore its ability to pay its debts. It is gratifying to learn from the semi-monthly review of the Guaranty Trust Company of New York that "the general export corporation organized under the Edge Law, authorized by the American Bankers' Association, probably will be established early in 1921 with an initial capitalization of \$100,000,000," and a maximum financing power of \$1,000,000,000. The operations of this strong organization will not only result in promoting our export trade, but will also, by extending necessary

credits, give an effective lift to producers on the other side of the sea. When the industry and commerce of Europe again function in full force the war-damaged nations will soon prosper and will find little difficulty in fulfilling their financial contracts.

It is a cheering fact that exports from the United States during the first nine months of this year showed a considerable increase over those of the same period in 1919. A large proportion of the goods sent abroad comprised manufactured articles and the export trade in certain lines seemed sufficient to stabilize business at home in these times of readjustment. When the export corporation gets well agoing we shall expect a big enhancement of shipments abroad. This will be reflected in larger earnings of leading corporations and react favorably on the market values of their securities.

B., ST. PAUL, MINN.: Standard Gas & Electric 6 per cent. bonds and Empire Gas & Fuel Co. 8 per cent. preferred stock are in the class of good business men's investments.

P., KANSAS CITY, MO.: National Cloak & Suit Co.'s ten-year notes, Sears, Roebuck & Co.'s three-year bonds and the Southwestern Bell Telephone bonds are regarded as excellent business men's purchases.

C., TRENTON, N. J.: The Standard Oil Co. of New Jersey's 7 per cent. preferred stock is free from the normal Federal income tax and is a gilt-edged security. The company's earnings and profits are remarkably large.

G., WESTON, W. VA.: Railway Steel Spring and Westinghouse Electric are sterling common stocks. You might also consider, for high yield, Pressed Steel Car, Delaware & Hudson, American Agricultural Chemical and American Beet Sugar.

S., CARLISLE, PA.: Atlantic Lobos is in the S. O. group and apparently has a prosperous future. The preferred stock, paying 8 per cent., yields you a good return on the high price you paid. It might be well to buy additional shares and even up.

G., OMAHA, NEBR.: You need not hesitate to buy the City of Milwaukee 6's or 5's. These bonds are legal investments for savings banks in New York, Massachusetts, Connecticut, and other States. Quoted, according to maturity, to yield 5.15 per cent. to 5¾ per cent.

H., TOLEDO, OHIO: The prosperity of Swift & Co., one of the largest packing concerns in the world, makes their 7 per cent. 5-year gold notes among the safest of issues. Annual net earnings have averaged nearly four times interest charges. Price of notes lately to yield over 7.6 per cent.

F., SOUTH BETHLEHEM, PA.: Securities which may be purchased with reasonable safety include Corn Products pfd., paying 7 per cent., Bethlehem Steel 8 per cent. pfd., U. S. Rubber 8 per cent. pfd., S. O. of N. J. 7 per cent. pfd., American Sugar 7 per cent. pfd., and American Locomotive 7 per cent. pfd.

F., BUFFALO, N. Y.: The Grand Trunk Railway of Canada's 20-year 7 per cent. sinking fund gold debenture bonds are undoubtedly safe, as they are guaranteed by the Dominion of Canada. Principal and interest are payable in gold at New York. They aggregate \$25,000,000. Quoted at 100 and interest.

D., SOUTH BEND, IND.: Consumers Power Company general and refunding mortgage 15-year 7 per cent. bonds are among the desirable public utility issues. They are tax exempt in Michigan and the Pennsylvania tax is refunded. The company operates in lower Michigan, serving a large territory. Net earnings have been more than twice interest charges. Price to yield over 8 per cent.

A., CHICAGO, ILL.: The Wisconsin Electric Power Co.'s 1st mortgage 7½ per cent. sinking fund gold bonds series A are due in 1945. Principal and interest are guaranteed by the Milwaukee Electric Railway & Light Co., which operates extensively in Milwaukee and suburbs. It is prosperous and is

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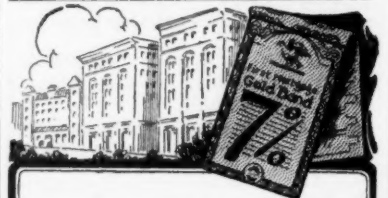
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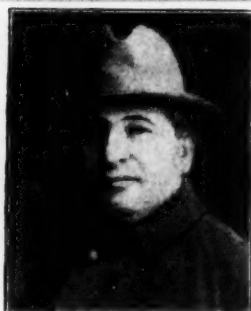
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B. NEW YORK: For an investment of \$2,000 you might make selections from the following list: U. S. Rubber 7½'s and 1st and ref. 5's, Government of Norway 8's, French Government 8's, Government of Switzerland 8's, West Shore 4's, Union Pacific 6's, Southern Railway 1st 5's.

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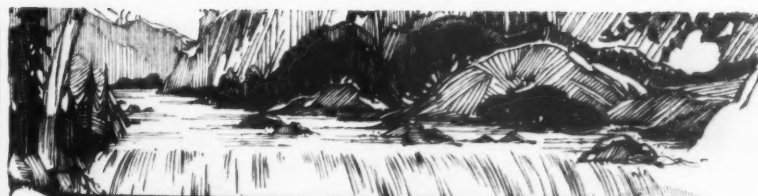
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the list of our exported commodities. Foreign countries to which our automobile manufacturers are sending their products include the United Kingdom, Canada, India, Sweden, Mexico, Cuba, Australia, New Zealand, the Philippines, Chile, Uruguay and China. There are doubtless other lands where big markets can be made.

Proof of the heavy call from abroad for automobiles and accessories is furnished by the following comparative figures of exports for August, 1919 and 1920, and for the first eight months of 1919 and 1920:

		1920			1919
August	No. of Cars	Value	No. of Cars	Value	
Commercial Cars	1,054	\$1,759,004	1,282	\$2,616,781	
Passenger Cars	10,320	12,881,213	6,283	6,855,277	
Parts, Inc. chassis		8,640,675		3,193,431	
Auto Tires and Casings		3,714,088		2,350,901	
Total		\$26,994,980		\$15,016,490	
<hr/>					
Eight months		1920			1919
Commercial Cars	11,802	\$18,301,865	9,707	\$23,386,333	
Passenger Cars	92,150	104,007,822	37,908	41,085,322	
Parts, Inc. Chassis		76,200,531		25,833,740	
Auto Tires and Casings		34,909,995		19,113,340	
Total		\$233,420,183		\$110,318,741	

Total exports from this country in August, 1920, were \$63,000,000 less than in August, 1919, but exports of automobiles increased 57 per cent. There was an in-

crease of only 5 per cent. in general exports for the first eight months of 1920, but automobile exports showed an increase of 100 per cent.

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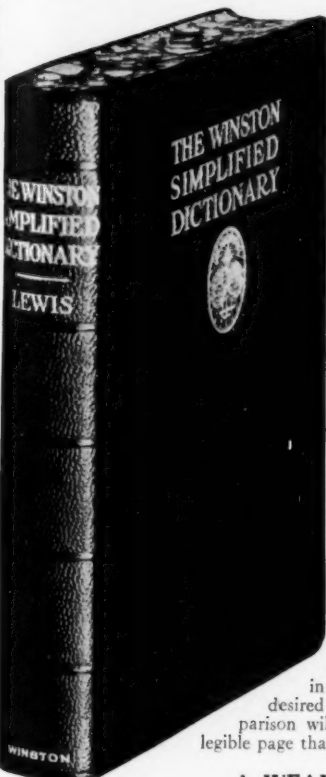
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